

UNIVERSITY OF KWAZULU-NATAL

Factors influencing motivation of employees in an outbound banking sales call centre

By

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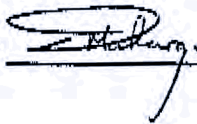
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DECLARATION

I, Divyesh Maharaj, declare that,

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ABSTRACT

Background: The concept of motivation has been a point of interest for many organizations over the year. Motivation has been researched by psychologists over the years to try and identify critical success factors contributing to positive work performance and human behaviour. In various organizations many different reward and recognition systems have been implemented to try and motivate employees to perform better. These systems especially within a contact centre for sales play a significant role to try and motivate employees to produce better sales results, customer experience and quality of work. The scientific rationale for this study provides insight to leadership in the Standard Bank Direct Channel Sales Centre's on factors influencing motivation of their employees. The objectives are to assist Standard Bank Direct Channel sales leadership in motivating their employees more effectively

Methodology: According to Sekaran and Bougie (2013) “When elements in a population have a known, non-zero chance of being chosen as subjects in the sample we resort to a probability sampling design” (Sekaran and Bougie, 2013, p.247). The data collection will be based on two identical questionnaires. One will be sent to employees and the other to the leadership team. Descriptive statistics and chi squared analysis will be used to analyse the results from these surveys and explain them.. For the objectives to be achieved the survey needed to be done by both leadership and employees. The researcher wanted to focus on specifically the transactional team where the population was 40 and 5 leaders.

Results: The leadership survey was viewed by 188 employees, 13 started, 9 completed and 4 dropped out. This provided a completion rate for the survey of 69%. The employee survey was viewed by 205 employees, 77 started, 37 completed and 40 dropped out. This provided a completion rate of 48%. Chi-squared test of association was carried out to find significant association between categorical variables for workers only. It was found that respondent value their company or not was significantly associated with all the statements which could motivate them ($p < 0.05$) (Motivational and Inspirational talks at work, Time Off Incentives, Financial Incentives, promotion, and Present Leadership Style Workers and managers were asked about items that could motivate them. Majority of the workers agreed or strongly agreed that promotion (83%) followed by financial incentives (81%) could motivate them.

Conclusion: This study has concluded the motivational factors identified and identified high alignment of leadership to some of those factors.

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CHAPTER 1– Overview of Study

1.1 Introduction

Companies have taken financial strain during the global economic crisis. Financial institutions like banks are seeing increasing competition as well as heavily enforced legislation. The increased cost of operations and reduced foot flow in branches means reactive selling to customers will not yield the desired return on investment for shareholders. One popular strategy currently being used in a broad spectrum of companies is that of an outbound sales call centre. These call centres allow the company to proactively sell instead of reactively sell. The scope of contact is also vastly improved as customers can be contacted from all over the country using a telephone as a tool for contact. Outbound sales call centres are a growing strategy currently in companies. These call centres allow the company to proactively sell to existing customers as well as sourcing new customers from databases where customers allow contact for marketing purposes. These centres use modern technology for managing and measuring their employee's performance. Productivity is critical in ensuring that targets are consistently met as this will allow the revenue strategy of the company to be successful. A large degree of reliance is based on the ability of the employees in these centres to remain focused on meeting and exceeding where possible their given goals or targets. People are critical to the strategy and having a motivated sales force even more so.

1.2 Problem Statement

According to Grobler et al., (2011) motivation can be defined as a "Force that gives direction to behaviour and energises behaviour. This creates an underlying tendency to persist and achieve even in the face of one or many obstacles" (Grobler et al., p.237). Banking call centres face growing competition and growing restrictions with legislation. It is important during the challenges to ensure that employees remain motivated and focused on achieving the performance goals. It is therefore important to explore factors that

contribute to employee motivation. The study will also explore the leadership perception of what motivated their employees. It is important for employee motivational requirements to be understood by leadership in order to drive behaviour.

1.3 Research Questions

Below are the research questions for this study:

1. What motivates employees in banking sales call centres to meet and exceed on their goals?
2. Are those motivational factors aligned to the perception of what the leadership believes motivates their employees?

1.4 Objectives of the Study

In various organizations many different reward and recognition systems have been implemented to try and motivate employees to perform better however the execution of these may not be consistent. These systems especially within a contact centre for sales play a significant role to try and motivate employees to produce better sales results, customer experience and quality of work. Certain factors when identified will provide guidelines for team leaders within these areas on how to motivate consistently, this consistency will lead to benefits for the employee as well as the business resulting in improved overall performance. The objectives of the study will be to use the literature on motivational theories together with the research questionnaire analysis and identify:

1. What motivates employees in banking sales call centres to meet and exceed on their goals? Here the researcher will identify factors that influence motivation for performance in the work context of the call centre via the data collected.
2. Are those motivational factors aligned to the perception of what the leadership believes motivates their employees? For employees to be motivated by their leaders there needs to be an alignment of what employee's believe motivate them and what leaders believe motivate them. The researcher will use the data collected from leadership and compare this to data collected from employees.

1.5 Motivation for the Study

The researcher has identified from articles on South African Banker 2014 that the economic crisis and new competitors entering the banking financial industry has forced companies to explore new innovative ways of growing their revenue through sales while responsibly containing their costs as concluded by the researcher from articles on the South African Banker 2014. Sales Call Centres are a critical strategy for many banking institutions as it allows them to proactively position products to customers without waiting for reactive walk in sales. These Sales Call Centre's now have improved technology and systems which create a platform for launching a strategic advantage. Technology is moving at a rapid pace however people are still required to execute on these strategies. To ensure that the strategy is successful through people who are highly motivated to achieve their goals it is important to understand what factors drive these individuals to succeed. Discrepancy in terms of individual performance is apparent in these centres where some are consistent performers and other inconsistent. People are a critical aspect of these businesses from a leader in the team to team member. Training of leaders is crucial and factors identified will support leaders in ensuring adequate training is done for motivating teams. Retention of customer is critical for business continuity. According to About BRICS, 2015 "BRIC Foreign Ministers at their meeting in New York on 21st September 2010 agreed that South Africa may be invited to join BRIC. Accordingly, South Africa was invite to attend the 3rd BRICS Summit in Sanya on 14th April 2011" as reported by About BRICS 2015. South Africa is now part of a global emerging economy being a member of the BRICS countries as well as the only African member of the BRICS bank. The acronym for BRICS stands for Brazil, Russia, India, China and South Africa. South Africa the only African country in BRICS is therefore a regional banker for Africa. Standard Bank operating throughout Africa will need skilled and motivated employees to deal these global customers that BRICS will bring into Africa.

The study will benefit the following:

1. The organization by ensuring the people within these centres are motivated and achieving the required goals.

2. The leaders within these centres by aligning their perceptions to actual motivational requirements of employees and employees by ensuring motivation are aligned.

1.6 Scope of the Study

The approach will involve the examination of the factors affecting motivation of employees working in the Standard Bank Direct Channel Centre's to achieve objectives. The methods used for the research will be quantitative. A questionnaire will be used for the survey. The data collected will be analysed using quantitative methods. The target population will be outbound sales consultants in a Bank Contact Centre. The population size is 164 and the sample size will be 30. A second sample will be drawn of leadership consisting of 5 members of management. Total sample size of consultants and leaders together will be 35. Conclusions will be drawn from the responses received on the questionnaire which will be analysed using quantitative methods.

1.7 Limitations of the Study

The sample will be limited to the Direct Channel Sales call centre and the employees within the chosen areas. The study will not include any leaders or employees from other call centres. Quantitative research will be used with a questionnaire. Email will be the only medium for questionnaire distribution with no face to face interviews being conducted. This will ensure employees receive confidentiality when responding. The study will be limited to the data collected from this Direct Channel Sales Call Centre. The questionnaire contains a confidentiality clause allowing details of participants to remain confidential.

1.8 Ethical Requirements:

The researcher considered the following ethical requirements:

Informed consent: Written consent was received in the form of a gate keeper's letter allowing the researcher to conduct the research at the Standard Bank Direct Channel Sales Centre. The participants in the research were fully informed as to the purpose and

presented with a choice as participation was voluntary and willingly. Participants were advised of their right to withdraw from the study if they require to do so.

Right to confidentiality: A guarantee was provided to the participants and organisation that their responses will be treated with confidentiality and kept anonymous where possible. This is critical for the study as it involves discussion on employee perceptions. All data will be kept securely by the researcher. Individual identities and locations will be concealed from the published results. All information is stored on a password protected site which can only be accessed by the researcher. No personal or contact details were requested on the questionnaire.

1.9 Structure of the Thesis

Chapter 1: This first chapter presents an Overview of the study, The Problem Statement, Research Objectives, Motivation for the study, Limitations of the study.

Chapter 2: The second chapter will present the literature review which will be on the definition of motivation as a well as the motivational theories content and process.

Chapter 3: The third chapter will focus on research design, techniques and procedures used in the study. It will include the exploring of population, sampling, method of data collecting and how the data will be analysed.

Chapter 4: The fourth chapter will present all the data results as well as a discussion on these results and the technique used to analyse the results.

Chapter 5: The fifth and final chapter will draw a conclusion from the research. This chapter will also include the recommendations that have been identified from the study.

1.10 Conclusion

In Chapter one the researcher provided an introduction to the problem identified and an overview of the study to follow. The motivation for the study, objectives of the study and structure of the study were discussed by the researcher.

A literature review of the definition of motivation and theories associated with motivation will follow in chapter two.

CHAPTER 2 – Literature Review

2.1 Introduction

The concept of motivation has been a point of interest for many organizations over the years. Motivation has been researched by psychologists over the years to try to identify critical success factors contributing to positive work performance and human behaviour. In organizations many different reward and recognition systems have been implemented to try and motivate employees to perform better and these systems especially within a contact centre for sales play a significant role to try and motivate employees to produce better sales results, customer experience and quality of work. The relevance of this literature review is to try and understand the different motivational theories that can be applied to the problem of motivating employees consistently within the Direct Channel Sales Call Centre for Standard Bank in South Africa. The aim is to research further and provide more information into the motivation of Direct Channel Sales employees. What motivation strategies within the Direct Channel Sales Call centre should be considered to increase the required output, improve customer experience scores and maintain all quality requirements? As part of the literature study to follow a definition of motivation will be provided and for the purposes of this study a few of the motivational theories discussed. The literature review will focus on the research objectives and problem statement being investigated in the study. The structure of the discussion is highlighted as follows: First the concept of motivation will be defined and thereafter the benefits of motivation together with challenges explained. Secondly the theories of motivation will be discussed and explained. This will be followed by a critical review and concluded with observations and thoughts stemming from the literature review.

According to Sekaran and Bougie (2013) “A literature review is a step by step process that involves the identification of published and unpublished work from secondary data sources on the topic of interest, the evaluation of the work in relation to the problem, and the documentation of this work” (Sekaran and Bougie, 2013, p.50). According to Grobler et al., (2011) motivation can be defined as a “Force that gives direction to behaviour and energisers behaviour. This creates an underlying tendency to persist and achieve even in the face of one or many obstacles” (Grobler et al., p.237).

Motivation is important according to Kondalkar (2007) because of:

- **“High level of performance:** It is the duty of every manager to ensure that the employees have a high degree of motivation. He should offer monetary and non-monetary incentives. Highly motivated workers would be regular for work, and have a sense of belonging to the organization. The quality of product will be improved, wastage will be reduced and there will be an increase in productivity, and performance levels will be high.
- **Low employee turnover and absenteeism:** Employee turnover and absenteeism is caused due to low levels of motivation on the part of managers. When dissatisfaction is increased employees do not enjoy the work assigned to them. Therefore there is a tendency of absenteeism. The workers hunt for an alternative job and leave the organization whenever they get an opportunity. High levels of absenteeism causes low level of production, wastages, poor quality of work and disruption in production schedules. Increased turnover is disastrous for any organization as it puts strain on financial position of the organization due to additional recruitment, selection, training and development. Motivation is therefore a very important management tool to achieve organizational excellence.
- **Acceptance of organization change:** Management must continuously scan the external and the internal environment. There has been a great impact of social change and technology evolution on the motivation level of employees. Social change increases aspirations of workers and puts an additional demand on the organization, which must be considered positively so that conducive working environment is created. Technical innovation, better working conditions, better research and development facilities, encouragement to employees and existence of better personal policies should be part of any organization. This will facilitate retention of employees. Management must ensure that the changes are introduced in the organization and its benefits explained to the employees so that there is no resistance to change and organizational growth is achieved. Re-engineering, empowerment, job enrichment, job rotation, introduction of new technology and processes will go a long way to boost employee morale and achieve high degree of motivation.
- **Organizational image:** Employees are the mirrors of any organization. Managers must lay down high performance standards coupled with high monetary and

nonmonetary rewards. Training and development programmes should be regularly organized and employee skill improved. It will have a positive impact on the employees and the image of the organization will be improved. It will also reduce employee turnover and better employee will look forward to join the organization. High organizational image will contribute towards brand image of the product and services the organization is marketing” (Kondalkar, 2007, p. 101).

The literature review will examine the different theories on motivation using the findings from previous research to identify important factors. These factors will then be used to create a theoretical framework to support the current investigation.

2.2 Definitions of Motivation and Discussion of Work Motivational Theories

2.2.1 Definition of Motivation

The concept of motivation in Fisher et al., (2003) is defined as “the force that starts, energises and sustains behaviour in a particular direction” (Fisher et. al., 2003, p.81). “Motivation is generally defined as an internal state that induces a person to engage in particular behaviours. From one perspective, it has to do with the direction, intensity, and persistence of behaviour over time. Direction refers to the choice of specific behaviours from a large number of possible behaviours. For example, an employee might decide to volunteer for an extra work project that will require working overtime instead of engaging in personal pursuits. Intensity refers to the amount of effort a person expends at doing a task. An employee asked to sweep a floor can exert a lot of effort by sweeping hard and fast or exert a little effort by sweeping gently and slowing. Persistence refers to the continuing engagement in behaviour over time” (Spector, 2008, p.200).

According to Mullins (2010) “The study of motivation is concerned, basically, with why people behave in a certain way. The basic underlying question is ‘Why do people do what they do?’ In general terms, motivation can be described as the direction and persistence of action. It is concerned with why people choose a particular course of action in preference to others, and why they continue with a chosen action, often over a long period and in the

face of difficulties and problems. From a review of motivation theory, Mitchell identifies four common characteristics which underlie the definition of motivation:

1. Motivation is typified as an individual phenomenon. Every person is unique and all the major theories of motivation allow for this uniqueness to be demonstrated in one way or another.
2. Motivation is described, usually, as intentional. Motivation is assumed to be under the worker's control, and behaviours that are influenced by motivation, such as effort expended, are seen as choices of action.
3. Motivation is multifaceted. The two factors of greatest importance are: (i) what gets people activated (arousal); and (ii) the force of an individual to engage in desired behaviour (direction or choice of behaviour).
4. The purpose of motivational theories is to predict behaviour. Motivation is not the behaviour itself and it is not performance. Motivation concerns action and the internal and external forces which influence a person's choice of action" (Mullins, 2010, p. 253).

According to Levy (2006) "Motivation is an abstract concept in that it cannot be seen or touched. It is also an internal concept in that it cannot be measured directly. We infer motivation from employee's behaviours, and we operationalize it by measuring behaviour choice, intensity and persistence. It is important to note that motivation and performance are different constructs, although many individuals seem to confuse the two" (Levy, 2006, p.252).

According to Kelly (1974) "Motivation is the individuals desire to demonstrate the behaviour and reflects the willingness to expend the effort" (Muchinsky, 1987, p.445). "It is widely believed that when a person is motivated, he is in a state of tension and this generates energy. He feels impelled to take some kind of action. Motivation selectively organizes an individual's perception so that his learning is structured in a certain direction" (Kelly, 1974, p.274).

Kelly (1974) discusses further that “Motivation has to do with the forces that maintain and alter the direction, quality and intensity of behaviour. The motivation of a person has three aspects:

1. The direction of his behaviour in terms of what he chooses to do when presented with a number of options.
2. The intensity, amplitude, or strength of his response once the choice has been made.
3. The persistence of the behaviour in terms of how long he is able to maintain an effort” (Kelly, 1974, p.279).

Robbins and Judge (2013) define motivation as “The processes that accounts for an individual’s intensity, direction, and persistence of effort toward attaining a goal. While general motivation is concerned with effort toward any goal, we’ll narrow the focus to organizational goals in order to reflect our singular interest in work-related behaviour. The three key elements in our definition are intensity, direction, and persistence. Intensity describes how hard a person tries. This is the element most of us focus on when we talk about motivation. However, high intensity is unlikely to lead to favourable job-performance outcomes unless the effort is channelled in a direction that benefits the organization. Therefore, we consider the quality of effort as well as its intensity. Effort directed toward, and consistent with, the organization’s goals is the kind of effort we should be seeking. Finally, motivation has a persistence dimension. This measures how long a person can maintain effort. Motivated individuals stay with a task long enough to achieve their goal” (Robbins and Judge, 2013, p.202).

According to Kondalkar (2007) “The characteristics of motivation are:

1. Motivation is a psychological phenomenon. It is the inner desire of an individual to accomplish something more. The very deficiency forces him to undertake certain amount of work. The more an individual is motivated the better the performance and organizational relationship.

2. Motivation is a continuous process. Since need is a continuous phenomenon if one need is satisfied the other need emerges and so does individual propels to work and thus the continuous chain is created.
3. Motivation is caused due to anticipated perceived value from an action. Perceived value is the probability or the expectancy. Therefore $\text{motivation} = \text{value} \times \text{expectancy}$.
4. There are unsatisfied needs. A person remains disturbed till they are satisfied. This disturbance or tension causes disequilibria in human behaviour. More the motivation level, the higher will be efforts to get over the tension and in the process job accomplishment would take place.
5. Individual is motivated by positive motivation. It refers to incentives offered by the organization to achieve efficiency. Incentive can be monetary like increase in pay, allowances, and payment of bonus. Payment for additional or overtime work. These payments can be non-monetary for example like issuing of certificates for excellence, awards, recognition, status, job enrichment, competitions, and the like. Monetary rewards prevent individuals from getting demotivated or they do not motivate so to say. However non-monetary awards motivates individual as it is related to the inner/psychological aspects” (Kondalkar, 2007, p. 100-101).

According to Mullins (2010) “The usual approach to the study of motivation is through an understanding of internal cognitive processes, that is, what people feel and how they think. This understanding should help the manager to predict likely behaviour of staff in given situations. These different cognitive theories of motivation are usually divided into two contrasting approaches content theories and process theories:

1. Content theories attempt to explain those specific things that actually motivate the individual at work. These theories are concerned with identifying people’s needs and their relative strengths, and the goals they pursue in order to satisfy these needs. Content theories place emphasis on the nature of needs and what motivates.

2. Process theories attempt to identify the relationship among the dynamic variables that make up motivation. These theories are concerned more with how behaviour is initiated, directed and sustained. Process theories place emphasis on the actual process of motivation” (Mullins, 2010, p. 259-260).

2.3 Work Motivational Theories

“Reinforcement theory is an instrument used by managers to increase or decrease employees’ behaviours. As performance and effectiveness are more emphasized now days, it is important to understand and utilize these concepts in motivating staffs. Positive reinforcement is seen to be the most effective way of motivating staffs to perform better in organizations. Employees are encouraged to do better as they know when each desired behaviour is shown, they will be rewarded. The rewards can be intrinsic or extrinsic, or a combination of both. Rewards can be bonus based on performance, additional benefits, verbal encouragement, and empowerment. Employees feel satisfied when their work is recognized and their hard work is paid off”(Fisher et. al., 2003, p.83).

According to Fisher et al., (2003) “Work motivation theories may be described as a combination of internal/intrinsic and external/extrinsic forces that initiate work behaviour and determine its form, direction, intensity and duration” (Fisher et. al., 2003, p.83). There is no one theory that can explain or predict behaviour for work motivation. For the purpose of this study the theories will be organised into content theories which will deal with the actual content of what motivates the behaviour of individuals and process theories in which the ways behaviour is motivated will be discussed.

2.3.1 Maslow’s Hierarchy of Needs

According to Fisher et.al (2003) “Abraham Maslow’s Hierarchy of needs theory is founded on the premise that individual’s behaviour is motivated by their needs and that these needs

are arranged in a hierarchy. The critical issue underlying Maslow's theory is that needs higher up on the hierarchy only begin to motivate behaviour once the lower order needs have been satisfied. Thus an individual will only be motivated by the need for self-esteem once the physiological, safety and security needs have been met. The technical terminology for this is that a higher need only becomes salient once the needs below it in the hierarchy have been satisfied. Maslow is generally regarded as a great humanistic theorist because of his emphasis on a broad range of human needs and his belief that individuals constantly strive for growth and development, in other words Maslow believed that individuals will not stagnate at any one point on the hierarchy but will always endeavour to meet the next level of needs" (Fisher et. al., 2003, p.83). Maslow hierarchy of needs is depicted below in Figure 1. This figure was self-drawn as an example of the figure C1 from Fisher et al. 2003, p.84. The Figure 1 shows the different levels of the hierarchy that Maslow's theory identified. At the top of the hierarchy is the needs for self-actualisation and at the bottom of the hierarchy are the physiological needs that Maslow believed would first need to be met before moving on to the next level of the hierarchy.

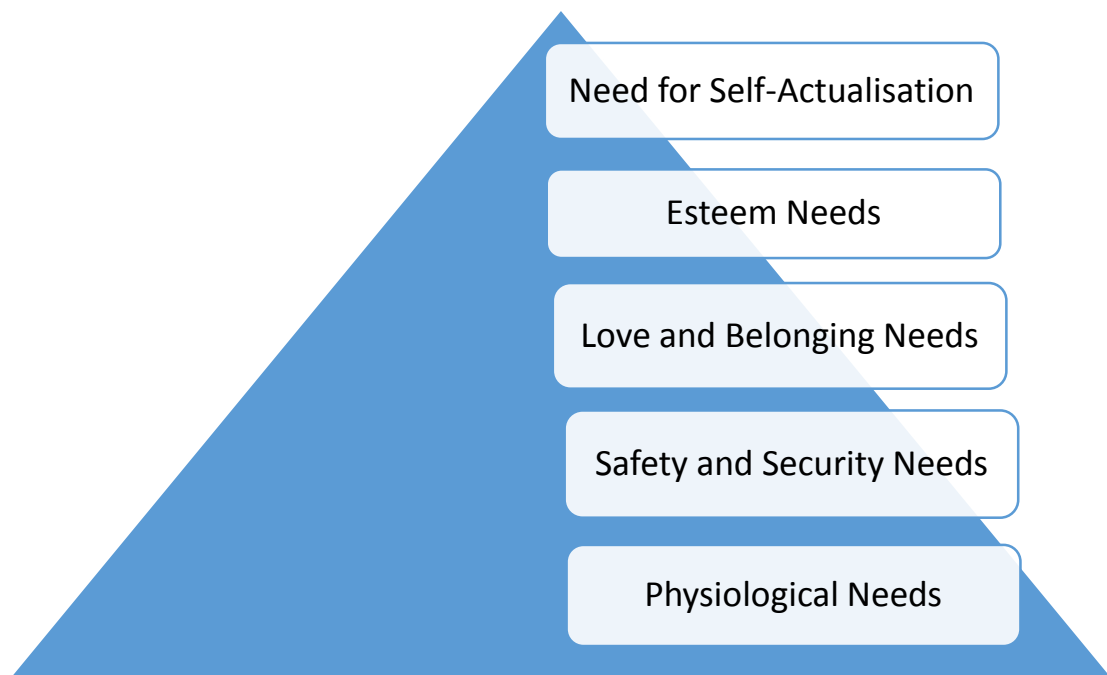


Figure 1 Maslow's Hierarchy of Needs

Source: Fisher et al. 2003, p.84

According to Muchinsky (1987) “Maslow proposed several points regarding the needs hierarchy:

1. Behaviour is dominated and determined by those needs that are unfulfilled.
2. An individual will systematically satisfy his or her needs by starting with the most basic need and working up the hierarchy.
3. Basic needs take precedence over all those higher in the hierarchy.

The first proposition is fundamental: Once a need is fulfilled, it will no longer motivate behaviour. A hungry person will seek food. Once the hunger is satisfied, it will not dominate behaviour. The second proposition involves a fulfilment progression. This means that a person will progress through the needs in order, moving on to the next one only after preceding one has been fulfilled. We all spend our lives trying to fulfil these needs because according to Maslow only a small percentage of people have fulfilled the self-actualisation need. Maslow also discusses further that this need can never be fully satisfied and that the third proposition stresses that the needs basic to survival always have a higher priority” (Muchinsky, 1987, p.452).

According to Spector (2006) “Locke and Henne (1986) have noted that at least part of the difficulty is that Maslow’s statement of the theory is rather vague, making it difficult to design good tests of it. Despite its lack of empirical support, need hierarchy theory has had a positive impact on organisations. It continues to be taught to both current and future managers. This helps focus attention on the importance of meeting employee’s needs at work” (Spector, 2006, p.197).

According to Mullins (2010) “Maslow identified eight innate needs, including the need to know and understand aesthetic needs and the need for transcendence. However, the hierarchy is usually shown as ranging through five main levels, from, at the lowest level, physiological needs, through safety needs, love needs and esteem needs, to the need for self-actualisation at the highest level. The hierarchy of needs may be shown as a series of steps but is usually displayed in the form of a pyramid (see Figure1). This is an appropriate

form of illustration as it implies a thinning out of needs as people progress up the hierarchy.

1. Physiological needs. These include homeostasis (the body's automatic efforts to retain normal functioning) such as satisfaction of hunger and thirst, the need for oxygen and to maintain temperature regulation. Also sleep, sensory pleasures, activity, maternal behaviour and, arguably, sexual desire.
2. Safety needs. These include safety and security, freedom from pain or threat of physical attack, protection from danger or deprivation, the need for predictability and orderliness.
3. Love needs (often referred to as social needs). These include affection, sense of belonging, social activities, friendships, and both the giving and receiving of love.
4. Esteem needs (sometimes referred to as ego needs). These include both self-respect and the esteem of others. Self-respect involves the desire for confidence, strength, independence and freedom, and achievement. Esteem of others involves reputation or prestige, status, recognition, attention and appreciation.
5. Self-actualisation needs. This is the development and realisation of one's full potential.

Maslow sees this as 'What humans can be, they must be' or 'becoming everything that one is capable of becoming'. Self-actualisation needs are not necessarily a creative urge and may take many forms which vary widely from one individual to another" (Mullins, 2010, p. 261).

2.3.2 Herzberg's Two-Factor theory

“Herzberg's (1968) two-factor theory states that motivation comes from the nature of the job itself, not from the external rewards or job conditions. The human needs that work addresses are divided into two categories – those deriving from the animal nature of human beings, such as the psychological growth and those relating to the higher level, uniquely human ability for psychological growth. Job aspects relevant to the animal needs are called hygiene factors and include pay, supervision, co-workers and organisational policies. Job aspects relevant to the growth needs are called motivator factors and include achievement, recognition, responsibility and the nature of the work itself. According to Herzberg, the way to motivate employees and make them satisfied with their jobs is to provide appropriate levels of motivator factors. Hygiene factors no matter how favourable cannot lead to motivation or satisfaction with work” (Spector, 2006, p.197).

According to Robbins and Judge (2013) “We can identify from the above that Herzberg considers how performance at work can be increased when there is action taken on motivational factors. According to Herzberg, the factors that lead to job satisfaction are separate and distinct from those that lead to job dissatisfaction. Therefore, managers who seek to eliminate factors that can create job dissatisfaction may bring about peace, but not necessarily motivation. They will be placating rather than motivating their workers. As a result, Herzberg characterized conditions such as quality of supervision, pay, company policies, physical working conditions, relationships with others, and job security as hygiene factors” (Robbins and Judge, 2013, p. 205).

According to Kondalkar (2007) “On comparing both the studies, certain similarity has been noticed. Maintenance factors propagated by Herzberg are identical to lower level needs of Maslow. Higher level needs in the hierarchy of needs are identical to motivation factors suggested by Herzberg. Division of esteem need in two parts has become necessary. Advancement and Recognition are considered to be motivational factors while, achievement, work itself, possibility of growth and responsibility could be clubbed along with Maslow's lower needs. Maslow has achieved “Universality” in his strides. Any unsatisfied need, as per Maslow is a motivator, irrespective of whether higher or lower order. Herzberg could not achieve the same; there is still a deference of opinion regarding

hygiene factors, which fails to motivate. It has been observed that people get motivated when they achieve a feeling of being worth, accomplishment and recognition for the good work done. Over a period of time the needs, demands and expectation of employees have increased. They achieve greater satisfaction if there is a sense of freedom in work place, which relates to authority. Young managers serve those organizations which accord them two things one, opportunity for personal growth and two, development and opportunity to achieve fast promotions” (Kondalkar, 2007, p. 107).

2.3.3 David McClelland Socially Acquired Needs Theory

“McClelland’s Acquired Needs Theory on motivation proposes that certain types of needs are learned and socially acquired as the individual interacts with his environment. In other words, needs are acquired over time as a result of life experiences. Thus, people are not born with those needs but may learn them through their life experiences. People are motivated by these needs, each of which can be associated with individual work preferences. McClelland’s theory focuses on three needs: the need for achievement; the need for affiliation and the need for power. Need for Achievement (n-Ach): The desire for productivity and to reach desirable goals. It is the desire to perform in terms of standard of excellence, to do something better or more efficiently, to solve problems, to master task for to be successful in a competitive situation. Need for Affiliation (n-Aff): The desire to establish and maintain friendly and warm interpersonal relations with others; avoid conflicts. Need for Power (n-Pow): The desire to control others, to influence their behaviour, or to be responsible for others, and have authority over others. It includes the need to coach, teach or encourage others to achieve. Early life experiences determine whether people acquire these needs. McClelland identifies two types of power – positive and negative. Positive use of power is essential if an educational administrator is to effectively accomplish results through the efforts of others. Negative power is demonstrated when an individual seeks power for his or her own personal benefit, which may prove detrimental to the organization. The theory encourages managers or administrators to learn how to identify the presence of n-Ach, n-Aff, and n-Pow in themselves and others and to be able to create work environments that are responsive to the respective need profiles” (Vormawah, 2009, p.20-21).

“McClelland’s theory developed from the work of Henry Murray who defined the need for achievement as a need to ‘accomplish something difficult ... To master, manipulate, or organise physical objects, human beings, or ideas ... To overcome obstacles and attain a high standard ... To rival and surpass others ...’ (Murray, 1938:164). The need for power refers to a need to control others, to influence their behaviour and to be responsible for them. McClelland differentiates between the two types of power. The first is personal power, which reflects a desire to dominate others. Such power is used for self-serving and egotistical purposes. The second is socialised power which reflects a desire to generate enthusiasm and energy among others to achieve organisational goals. McClelland’s final need is the need for affiliation which refers to the desire to establish and maintain friendly, warm relationships with other individuals. McClelland contends that the strength of a need determines an individual’s motivation to use behaviour that leads to satisfaction” (Fisher et al., 2003, p.85).

2.3.4 Alderfer’s (1969) ERG Theory

“Alderfer’s (1969) Existence, Relatedness, Growth (ERG) theory was an attempt to fix some of the difficulties in Maslow’s need hierarchy theory. In this theory there are three as opposed to five needs, which are arranged on a continuum rather than a hierarchy. The idea is that people can move back and forth from one category of need to another and lack of fulfilment of needs in one category can affect needs in another category” (Spector, 1996, p.179).

“ERG Theory posits three categories of human needs:

1. Existence needs refer to needs that are fundamental to human survival. They are closely related to Maslow’s physiological needs as well as certain safety needs.
2. Relatedness needs refer to the need for interpersonal interactions and are similar to Maslow’s conceptualisation of safety, social and esteem needs.

3. Growth needs refer to the need to interact successfully with one's environment in order to fully experience, explore and master it. These are related to Maslow's esteem and self-actualisation needs

The ways in which the two theories relate to one another have been indicated above. One essential difference is that the notion of hierarchy of needs whereby a higher order need only becomes salient once lower needs are satisfied is absent in the ERG Theory. Also Alderfer adds an element to his theory regarding the relationship between satisfied and unsatisfied needs termed the frustration regression hypothesis. Essentially this means that if frustration is encountered in meeting one level of need the person will regress down to a lower level need, for example if individuals are unable to meet their relatedness needs the importance of their existence needs will increase" (Fisher et. al., 2003, p.84).

2.3.5 Valence Instrumentality Expectancy Theory (VIE Theory)

"During the 1960's and 1970's work motivation theories began to focus on the choice involved in motivation. The assumption underlying these theories is that people's behaviour results from conscious choices among alternatives. VIE Theory was formally introduced into the Organisational Psychology literature through Vroom's (1956) Expectancy Theory of work motivation. It was subsequently extended and made more explicit by Porter and Lawler (1968). Expectancy Theory has been used over the past four decades in an attempt to understand and predict the motivational and behavioural consequences of organisational rewards for performance. The expectancy model provides a statement of the conditions that must be met if rewards are to motivate performance. Specifically the theory proposes that a behaviour is initiated and guided to the extent that firstly people believe that a particular behaviour will lead to a particular outcome (e.g. the belief or expectation that exerting substantial effort will result in effective job performance). This component of the theory is known as expectancy. Secondly people believe that these outcomes will result in reward (e.g. the belief that performance will be instrumental in obtaining a pay increase). This

component of the theory is known as instrumentality. Thirdly people value that reward. This component of the theory is known as valence” (Fisher et al., 2003, p.87).

According to Robbins and Judge (2013) “Expectancy theory argues that the strength of our tendency to act a certain way depends on the strength of our expectation of a given outcome and its attractiveness. In more practical terms, employees will be motivated to exert a high level of effort when they believe it will lead to a good performance appraisal; that a good appraisal will lead to organizational rewards such as bonuses, salary increases, or promotions; and that the rewards will satisfy the employees’ personal goals. The theory, therefore, focuses on three relationships:

1. Effort – performance relationship. The probability perceived by the individual that exerting a given amount of effort will lead to performance.
2. Performance – reward relationship. The degree to which the individual believes performing at a particular level will lead to the attainment of a desired outcome
3. Rewards – personal goals relationship. The degree to which organizational rewards satisfy an individual’s personal goals or needs and the attractiveness of those potential rewards for the individual” (Robbins and Judge, 2013, p.224-225).

2.3.6 Equity Theory

“Equity theory takes a similar view to Expectancy Theory on the importance of the underlying cognitive processes governing an individual’s decision about whether or not to exert effort for a particular activity. Thus Equity Theory also views motivation as consciously determined by the individual. Furthermore it deals with the process by which such determination takes place. Hence it too is process theory of motivation. The main thrust of Equity Theory is that people are motivated to secure what they believe to be a fair return for their efforts. As a result people are inclined to compare their inputs in a job situation (e.g. education, experience, effort and skill) and their own outputs in the situation

(e.g. salary, bonuses, recognition, promotion and fringe benefits) with others inputs and outputs. Inequity occurs when employees believe that their input/output ratios are unequal to others. Equity exists when employees believe that their input/ ratios are equivalent to the ratios of other employees. According to this theory, feelings of inequity will motivate different types of behaviour, depending on the nature of the inequity” (Fisher et. al., 2003, p.89).

According to Mullins (2010) “Equity theory focuses on people’s feelings of how fairly they have been treated in comparison with the treatment received by others. It is based on exchange theory. Social relationships involve an exchange process. For example, a person may expect promotion as an outcome of a high level of contribution (input) in helping to achieve an important organisational objective. People also compare their own position with that of others. They determine the perceived equity of their own position. Their feelings about the equity of the exchange are affected by the treatment they receive when compared with what happens to other people. Most exchanges involve a number of inputs and outcomes. According to equity theory, people place a weighting on these various inputs and outcomes according to how they perceive their importance, when there is an unequal comparison of ratios the person experiences a sense of inequity” (Mullins, 2010, p. 275).

Mullins (2010) goes on to explain that “A feeling of inequity causes tension, which is an unpleasant experience. The presence of inequity therefore motivates the person to remove or to reduce the level of tension and the perceived inequity. The magnitude of perceived inequity determines the level of tension. The level of tension created determines the strength of motivation. Adams identifies six broad types of possible behaviour as consequences of inequity:

1. Changes to inputs. A person may increase or decrease the level of their inputs, for example through the amount or quality of work, absenteeism, or working additional hours without pay.
2. Changes to outcomes. A person may attempt to change outcomes such as pay, working conditions, status and recognition, without changes to inputs.

3. Cognitive distortion of inputs and outcomes. In contrast to actual changes, people may distort, cognitively, their inputs or outcomes to achieve the same results. Adams suggests that although it is difficult for people to distort facts about themselves, it is possible, within limits, to distort the utility of those facts: for example, the belief about how hard they are really working, the relevance of a particular qualification, or what they can or cannot obtain with a given level of pay.
4. Leaving the field. A person may try to find a new situation with a more favourable balance, for example by absenteeism, request for a transfer, resigning from a job or from the organisation altogether.
5. Acting on others. A person may attempt to bring about changes in others, for example to lower their inputs or accept greater outcomes. Or the person may cognitively distort the inputs and outcomes of others. Alternatively, a person may try to force others to leave the field.
6. Changing the object of comparison. This involves changing the reference group with whom comparison is made. For example, where another person with a previously similar outcome input ratio receives greater outcomes without any apparent increase in contribution, that other person may be perceived as now belonging to a different level in the organisation structure. The comparison need not necessarily be made with people who have the same inputs and outcomes. The important thing is a similar ratio of outcomes to inputs” (Mullins, 2010, p. 275-276).

2.3.7 Goal-Setting Theory

“The basic idea of Goal – Setting Theory is that people’s behaviour is motivated by their internal intentions, objectives or goals – the terms are used here interchangeably. Goals are quite “proximal” constructs for they can be tied quite closely to specific behaviours” (Spector, 2006, p.208).

According to Lunenburg (2011) “Leaders in goal-setting theory and research, have incorporated nearly 400 studies about goals into a theory of goal setting and task performance. According to the theory, there appear to be two cognitive determinants of behaviour: values and intentions (goals). A goal is defined simply as what the individual is consciously trying to do. Locke and Latham postulate that the form in which one experiences one’s value judgments is emotional. That is, one’s values create a desire to do things consistent with them. Goals also affect behaviour (job performance) through other mechanisms. For Locke and Latham, goals, therefore, direct attention and action. Furthermore, challenging goals mobilize energy, lead to higher effort, and increase persistent effort. Goals motivate people to develop strategies that will enable them to perform at the required goal levels. Finally, accomplishing the goal can lead to satisfaction and further motivation, or frustration and lower motivation if the goal is not accomplished” (International Journal of Management, business and Administration, 2011, p.2).

According to Robbins and Judge (2013) “Goal-setting theory assumes an individual is committed to the goal and determined not to lower or abandon it. The individual

1. Believes he or she can achieve the goal and wants to achieve it.
2. Goal commitment is most likely to occur when goals are made public, when the individual has an internal locus of control, and when the goals are self-set rather than assigned. Goals themselves seem to affect performance more strongly when tasks are simple rather than complex, well learned rather than novel, and independent rather than interdependent. On interdependent tasks, group goals are preferable. Finally, setting specific, difficult, individual goals may have different effects in different cultures” (Robbins and Judge, 2013, p.213).

2.3.8 Self-Efficacy Theory

According to Robbins and Judge (2013) “Self-efficacy (also known as social cognitive theory or social learning theory) refers to an individual’s belief that he or she is capable of

performing a task. The higher your self-efficacy, the more confidence you have in your ability to succeed. So, in difficult situations, people with low self-efficacy are more likely to lessen their effort or give up altogether, while those with high self-efficacy will try harder to master the challenge” (Robbins and Judge, 2013, p.216).

According to Robbins and Judge (2013) “The researcher who developed self-efficacy theory, Albert Bandura, proposes four ways self-efficacy can be increased:

1. Enactive mastery.
2. Vicarious modelling.
3. Verbal persuasion.
4. Arousal.

According to Bandura, the most important source of increasing self-efficacy is enactive mastery —that is, gaining relevant experience with the task or job. If you’ve been able to do the job successfully in the past, you’re more confident you’ll be able to do it in the future. The second source is vicarious modelling which is becoming more confident because you see someone else doing the task. If your friend slims down, it increases your confidence that you can lose weight, too. Vicarious modelling is most effective when you see yourself as similar to the person you are observing. Watching Tiger Woods play a difficult golf shot might not increase your confidence in being able to play the shot yourself, but if you watch a golfer with a handicap similar to yours, it’s persuasive. The third source is verbal persuasion: becoming more confident because someone convinces you that you have the skills necessary to be successful. Motivational speakers use this tactic. Finally, Bandura argues that arousal increases self-efficacy. Arousal leads to an energized state, so the person gets “psyched up” and performs better. But if the task requires a steady, lower-key perspective (say, carefully editing a manuscript), arousal may in fact hurt performance” (Robbins and Judge, 2013, p.216-217).

2.3.9 Theory X and Theory Y

According to Robbins and Judge (2013) “Douglas McGregor proposed two distinct views of human beings: one basically negative, labelled Theory X, and the other basically positive, labelled Theory Y. After studying managers’ dealings with employees, McGregor

concluded that their views of the nature of human beings are based on certain assumptions that mould their behaviour. Under Theory X, managers believe employees inherently dislike work and must therefore be directed or even coerced into performing it. Under Theory Y, in contrast, managers assume employees can view work as being as natural as rest or play, and therefore the average person can learn to accept, and even seek, responsibility. To understand more fully, think in terms of Maslow's hierarchy. Theory Y assumes higher-order needs dominate individuals. McGregor himself believed Theory Y assumptions were more valid than Theory X. Therefore, he proposed such ideas as participative decision making, responsible and challenging jobs, and good group relations to maximize an employee's job motivation" (Robbins and Judge, 2013, p.205).

2.3.10 Control Theory

"Control Theory (Klein, 1989) builds upon goal-setting theory by focusing on how feedback affects motivation to maintain effort toward goals" (Spector, 2008, p.216). The Figure 2 below provides a visual representation of control theory and how people can be motivated to modify their attitudes and behaviours to achieve goals. From the Figure 2 below it is evident as to the similarities between the goal-setting theory and control theory. Control theory work on building from the aspects of the goal-setting theory.

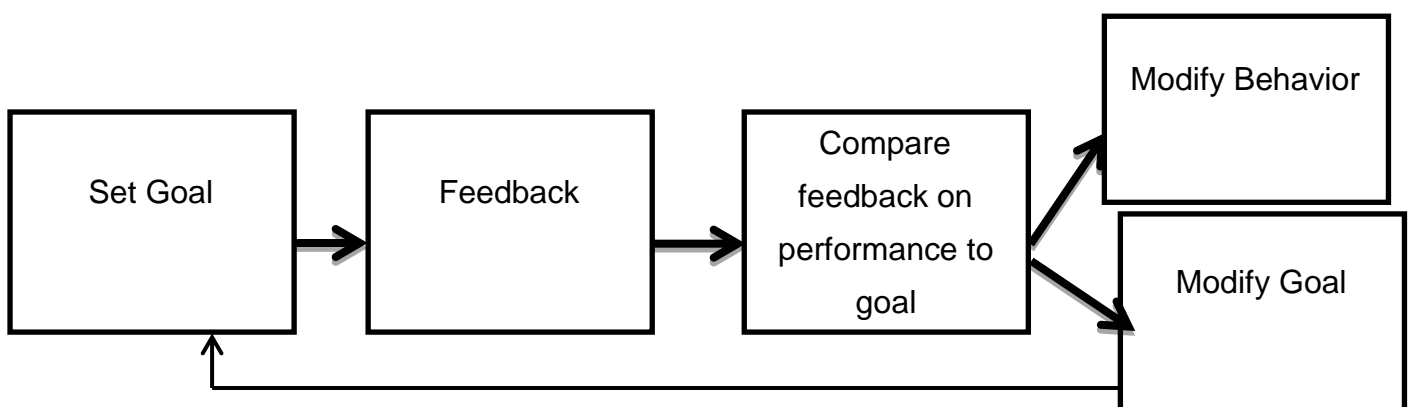


Figure 2Control Theory

Source: Spector, 2008, p.216: Industrial Organizational Behaviour.

2.3.11 Action Theory

“Action theory is a comprehensive German theory of work behaviour that describes a process linking goals and intentions to behaviours (Frese& Zapf, 1194). This theory proposes that work motivation theories should focus mainly on goal-orientated or volitional (voluntary) behaviours called actions. Such actions are the product of conscious intent to accomplish something, which can be small as finishing one piece on an assembly line or as significant as achieving a promotion at work. The major focus of this theory is on the actions themselves and on the processes leading to actions” (Spector, 2008, p.217).

2.3.12 Porter and Lawler Motivation model

According to Kondalkar (2007) “Lyman Porter and Edward Lawler came up with a comprehensive model of motivation. They combined adding two more components to Vroom’s theory of motivation. The model is more comprehensive as it includes various aspects that we have studied so far. This is a multivariate model which explains the relationship that exists between job attitudes and job performance. This model is based on four assumptions of human behaviour as under:

1. Individual behaviour is determined by a combination of factors that exist in the individual and are present in the environment.
2. Individuals are considered to be rationale people who make conscious and logical decisions about their behaviour when they interact with other people in the organization.
3. Every individual have different needs, desires, and their goals are of varied nature.

4. On the basis of their expectations, individuals decide between alternate behaviours. The outcome of the efforts is related to the pattern of behaviours an individual display” (Kondalkar, 2007, p.111).

2.3.13 Conclusion

All of the models discussed in chapter two provide a foundation of theories to identify factors motivating employees in work environments. Managers themselves are motivated by similar factors as highlighted in the literature review. The literature review has provided a good understanding for the researcher of the factors to be considered when evaluating the results.

The next chapter to follow is chapter three and will provide a guideline as to the methodology the researcher has used during this study together with the limitations of the study.

Chapter 3 – Research Methodology

3.1 Introduction

The literature review has provided a good foundation and understanding of content theories of motivation and process theories of motivation. This chapter will discuss how the research was designed, what population was used, the techniques of selecting the sample and the sample used. The chapter will also discuss the instruments used for collection of data. The chapter will use literature on research methodology to develop the required methodology of the study.

3.2 Scientific Rationale for the Study

The researcher has identified the scientific rationale for this study being to provide insight to leadership in the Standard Bank Direct Channel Sales Centre's on factors influencing motivation of their employees.

The objectives are to assist Standard Bank Direct Channel sales leadership in motivating their employees more effectively. The approach will involve the examination of the factors affecting motivation of employees working in the Standard Bank Direct Channel Centre's to achieve objectives.

3.3 Research Design

When conducting research, a researcher may choose a qualitative or quantitative approach and this will depend on the nature of the research been conducted.

According to Muijs (2004) a researcher can use quantitative or qualitative types of research. The difference according to Muijs (2004) is that quantitative research is used when absolute data like numerical data is being gathered. This form of research assists the researcher to analyse the data in an unbiased form. This form of research is used to classify features identified and count their numbers to ensure a statistical model is created. This model once created will assist the researcher in trying to explain what has been observed. This is an easy way to gather the data if the sample size may be large however it can be a process that involves time availability as the quantity of data received will be large. This form of research is a descriptive form. (Muijs, 2004 p. 1-3)

The second form of research is qualitative research. Muijs (2004) explains that this form of research focuses on answering the question of “why” and does not answer the question of “how” as it analyses information that is not structured. There are various mediums for collecting data. Some examples of these mediums are through face to face interviews, case studies, discourse analysis and ethnographic research emails to name a few. This form of data collection for analyses can be extremely time consuming and challenging. The extraction of information is not easy as you will be analysing large volumes of data. (Muisj, 2004 p. 1-3)

The researcher has used quantitative research methods with the distribution of a survey on email. The survey created will provide statistical data to be analysed for the purpose of the study.

3.4 Population and Sampling Method

The researcher’s objectives were focused on two aspects which was the motivation of the employees in the Direct Channel Sales Centre and if the leadership motivation perception was aligned to this. For the objectives to be achieved the survey needed to be done by both leadership and employees. The population size of the entire Direct Channel team is 164. The researcher wanted to focus on specifically the transactional team where the population was 40 and 5 leaders. The sample size due to the nature of the study will be 30. A second sample will be drawn of leadership consisting of 5 members of management. Total sample size estimated by the researcher for consultants and leaders together was 35. Conclusions

were drawn from the responses received on the questionnaire which were analysed using quantitative methods. The survey was sent to the entire population of Direct Channel employee's and leadership. The population for the research was the Standard Bank Direct Channel Centre employees located in Durban, Johannesburg, Western Cape and Eastern Cape. According to Sekaran and Bougie (2013) "When elements in a population have a known, non-zero chance of being chosen as subjects in the sample we resort to a probability sampling design" (Sekaran and Bougie, 2013, p.247).

3.5 The Research Instrument

The researcher used two questionnaires for the study. One question was sent to the employees and the other to the leaders. The questionnaire were the same as one objective was to identify the alignment of the leadership view of motivation to employees. According to Sekaran and Bougie (2013) questionnaires can be used as an efficient method of data collection when studying descriptive or explanatory information. The descriptive research aspect refers to research that accommodates for variability identification in the data and the description of it. The explanatory research aspect allows the researcher to examine and explain the relationships between variables identified in the data. With explanatory research the researcher will be able to identify cause and effect relationships. This form of research assists with explaining these relationships

According to Saunders et al. (2009) "The questionnaire is one of the most widely used data collection techniques within the survey strategy. Because each person (respondent) is asked to respond to the same set of questions, it provides an efficient way of collecting responses from a large sample prior to quantitative analysis" (Saunders et al., 2009, p. 392).

Saunders et al. (2003) further explains that "The design of your questionnaire will affect the response rate and the reliability and validity of the data you collect. Response rates, validity and reliability can be maximised by:

1. Careful design of individual questions;
2. Clear and pleasing layout of the questionnaire;

3. Lucid explanation of the purpose of the questionnaire;
4. Pilot testing;
5. Carefully planned and executed administration” (Saunders et al., 2009, p. 393).

The researcher identified from Saunders et al. (2009) that when questions follow a standard format the respondents will be able to provide a standard response as the interpretation of the questions will be aligned. The researcher also identified that closed ended questions will work better as these questions do not allow the respondent to provide views. Ranking, category and rating questions were also identified by the researcher to allow for respondents to rank their views on a scale of importance rate their views in scale of agreement or disagreement. The researcher decided on the use of questionnaire via an electronic medium. Question pro was used to create the questionnaire and using the functionalities on the system email this out to the respondents. The electronic use of questionnaires provided the researcher with the ability to track responses and also ensure that data collection for analysis was in line with the timelines presented for the research. All respondents had access to email and therefore could receive the link for the questionnaire. The researcher also had access to the email addresses for respondents from an internal global mailing list within the organisation. Reminder could also be sent as it would be needed if no responses were received.

3.5.1 Construction of the Instruments

For the purpose of the study objectives a single questionnaire was used however it has been distributed to different respondents. The first samples of respondents was the leadership team and the second set of respondents was the employees. The questionnaire addressed the alignment of leadership perception of employee motivation and also what the employees within the Direct Channel Sales Centre believed to be motivational factors (Appendix 1). The questionnaire consisted of closed, category, rating and ranked questions as well as demographic data.

3.5.2. Questionnaire

The questionnaire consisted of nine questions and was designed with four questions about the sample demographics, one question on category, two on rating, one on ranking and one closed ended question. The demographic questions were about the gender, age, number of years in the company and ethnic group. The ranking questions, rating questions and ranking questions used guidelines from the literature review to identify factors employees and leaders believed were important to their personal motivation.

3.5.3Pre-testing and Validation

According to Saunders et al. (2009) “Internal validity in relation to questionnaires refers to the ability of your questionnaire to measure what you intend it to measure. This means you are concerned that what you find with your questionnaire actually represents the reality of what you are measuring” (Saunders et al., 2009, p. 403).

According to Saunders et al. (2009) there are three important aspects of validity:

- “Content validity refers to the extent to which the measurement device, in our case the measurement questions in the questionnaire, provides adequate coverage of the investigative questions. Judgement of what is ‘adequate coverage’ can be made in a number of ways.
- Criterion-related validity, sometimes known as predictive validity, is concerned with the ability of the measures (questions) to make accurate predictions. This means that if you are using the measurement questions within your questionnaire to predict customers’ future buying behaviours, then a test of these measurement questions’ criterion related validity will be the extent to which they actually predict these customers’ buying behaviours. In assessing criterion-related validity, you will be comparing the data from your questionnaire with that specified in the criterion in some way

- Construct validity refers to the extent to which your measurement questions actually measure the presence of those constructs you intended them to measure “(Saunders et al., 2009, p. 404).

According to Saunders et al. (2009) “Internal consistency involves correlating the responses to each question in the questionnaire with those to other questions in the questionnaire. This can therefore be used to measure the consistency of responses across either all the questions or a sub-group of the questions from your questionnaire” (Saunders et al., 2009, p. 405). According to Sekaran and Bougie (2013) pre-testing is important as it will ensure understanding on the part of the respondents. The researcher used the Durban team to pre-test the questionnaire. The researcher used this as a benchmark to identify the effectiveness of the questions and comprehension of respondents. An internal test for reliability was built into the questionnaire as well ensuring that certain questions appeared elsewhere in the form of a category rating question.

3.6 Data Collection

The researcher used an online website called Question Pro. On this website the functionality existed to create a survey with informed consent letters. The website also allowed the questionnaire to be emailed to participants. The data was collected on the website as it allowed collection and analysis of responses. Surveys were sent out in April 2014. Reminders were sent weekly to ensure that survey responses improved. The reminders were sent to both leaders and employees in the Direct Channel Sales Centre.

3.7 Data Analysis

Data were collected by Question Pro Online survey. From Question Pro, data were exported to SPSS for analysis. Frequency distribution was calculated for categorical variables. Chi-squared test or Fisher’s exact test was carried out to find association between categorical variables. P-values less than 0.05 were considered statistically significant.

3.7.1 Descriptive Statistics

The researcher has used descriptive statistics to analyse the data. According to Saunders et al. “Descriptive statistics enable you to describe and compare variables numerically” (Saunders et al., 2009, p. 475). Saunders et al. (2009) also explains that “Questionnaires collect data by asking people to respond to exactly the same set of questions. They are often used as part of a survey strategy to collect descriptive and explanatory data about opinions, behaviours and attributes. Data collected are normally analysed by computer” (Saunders et al. 2009, p. 432). The researcher will use graphs sourced from the survey responses to analyse the data and describe the relationships.

3.7.2 Chi-Squared Analysis

According to Saunders et al. (2009) “The chi square test enables you to find out how likely it is that the two variables are associated. It is based on a comparison of the observed values in the table with what might be expected if the two distributions were entirely independent. Therefore you are assessing the likelihood of the data in your table, or data more extreme, occurring by chance alone by comparing it with what you would expect if the two variables were independent of each other” (Saunders et al., 2009, p. 483). The researcher compares the responses from the respondents and any P-values that were less than the required 0.05 were considered to be statistically significant.

3.8 Conclusion

The third chapter based on the research methodology describes the methodology used by the researcher in the study. The chapter describes how the research objectives will be achieved with the use of the research data and the literature for analysing this data. The questionnaire as the research instrument, the collection methods used and the methodology for analysis were sufficiently discussed during this chapter.

The fourth and following chapter will present the findings in a summarized format showing the data. The fourth chapter will provide an opportunity to identify if the research objectives were addressed during the study.

Chapter 4 – Results and Discussion

4.1 Introduction

The fourth chapter will be the presentation results. The aim of this chapter is to identify the key motivational factors and verify against leadership responses if leadership perceives these factors to also motivate employees. In this chapter descriptive statistics together with chi squared analysis will be used to address the research objectives.

4.2 Discussion – Survey responses

The leadership survey was viewed by 188 employees, 13 started, 9 completed and 4 dropped out. This provided a completion rate for the survey of 69%. The employee survey was viewed by 205 employees, 77 started, 37 completed and 40 dropped out. This provided a completion rate of 48%. Below is a discussion of the results. Participants' socio-demographic information is shown in Figure 3 to Figure 7. It was found that majority of the participants (82%) were 35 years or younger (Figure 3). Among managers, about two-thirds (62.5%) were 35 years or older (Figure 4).

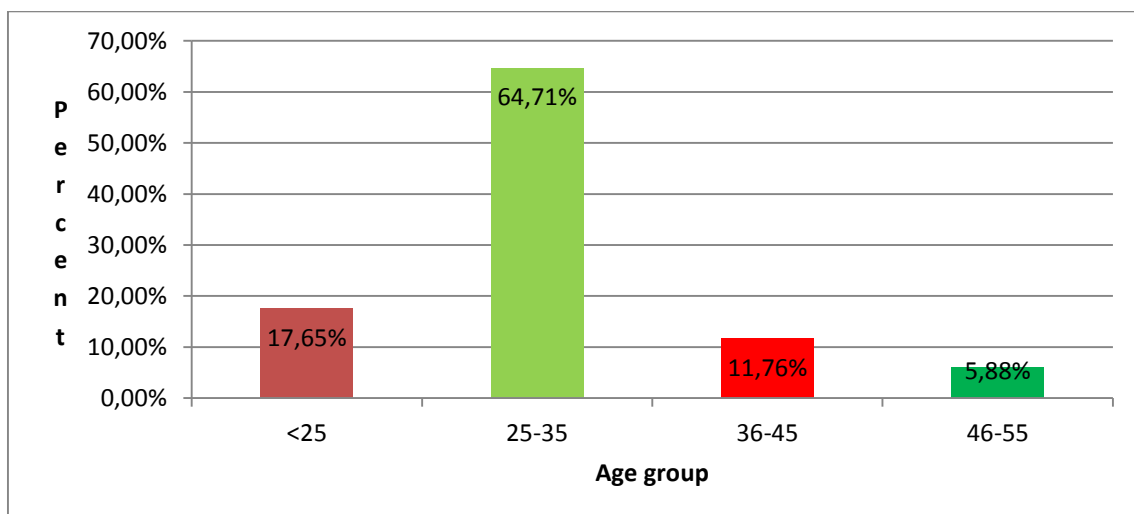


Figure 3: Age distribution of the respondents

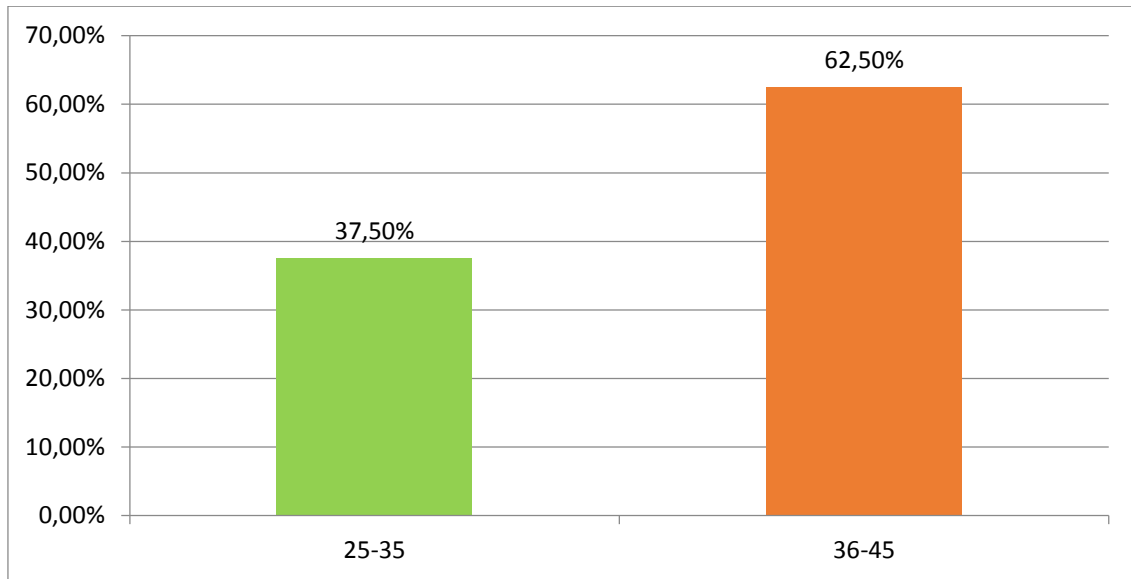


Figure 4: Age distribution of the managers

Results indicated that with regards to their race, more than a third of the participants were African or Coloured (36.11%) (Figure 5) and similar distribution was seen among the managers (Figure 6).

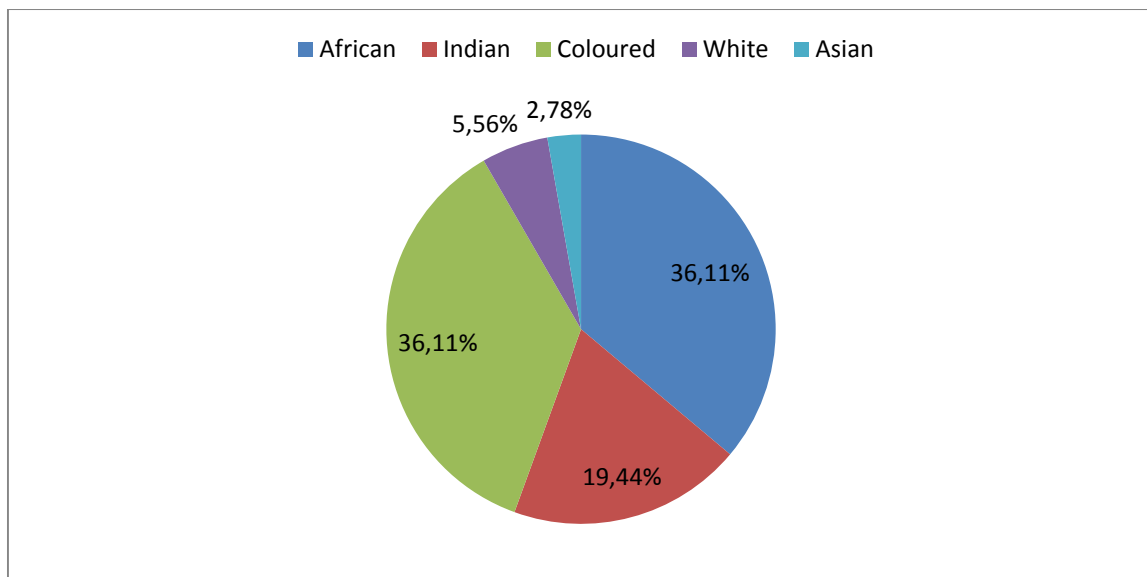


Figure 5: Distribution of race of the participants

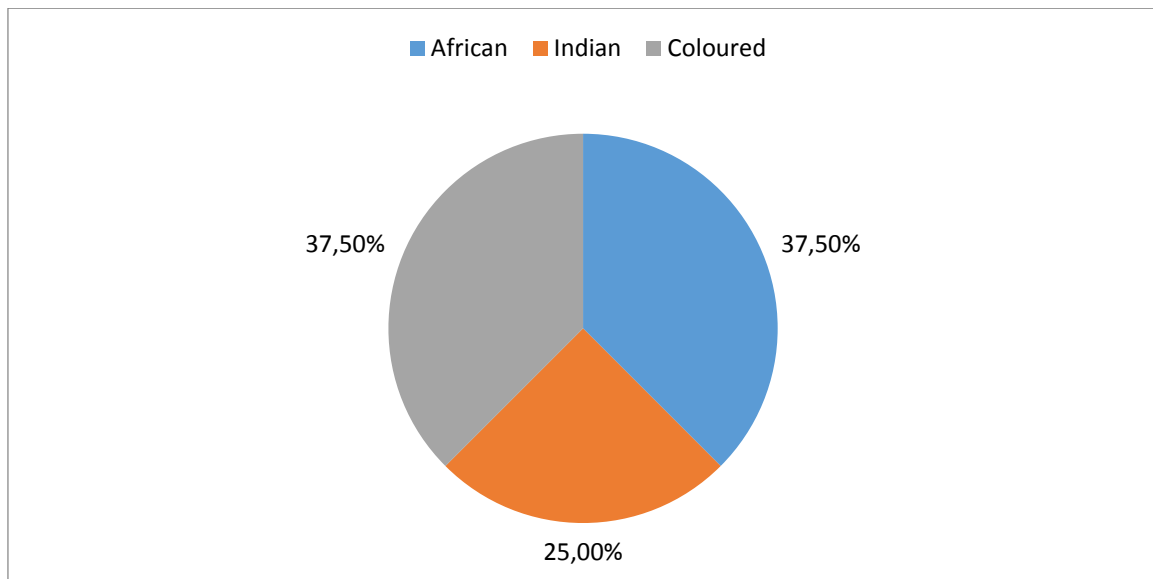


Figure 6: Distribution of race of the Managers

More than half of the participants were female among the workers and among the managers (57.14%) (Figure 5 and Figure 6).

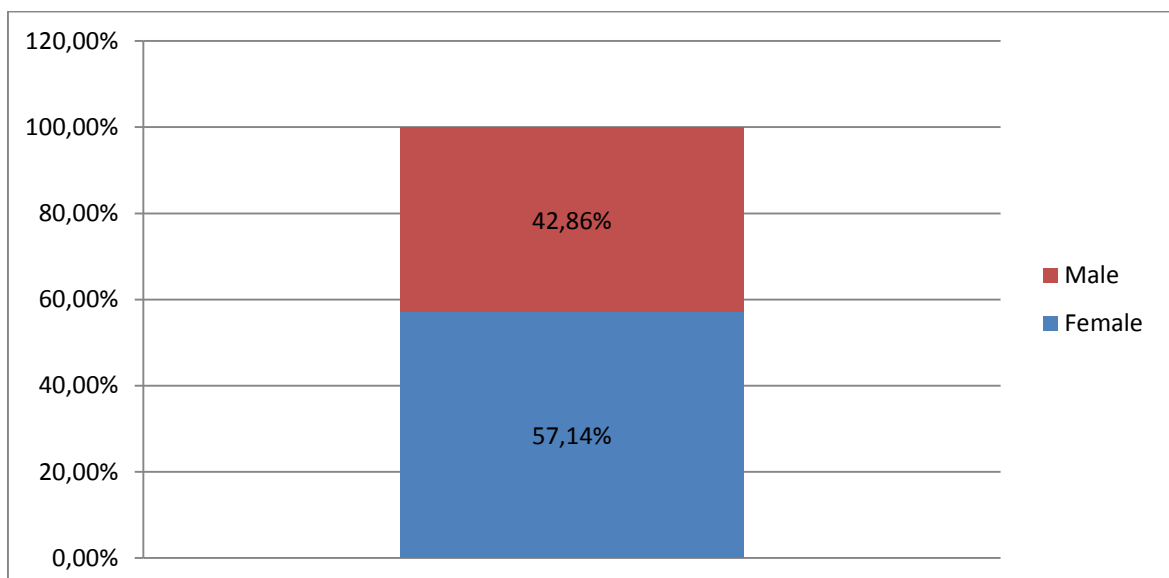


Figure 7: Gender distribution of the participants

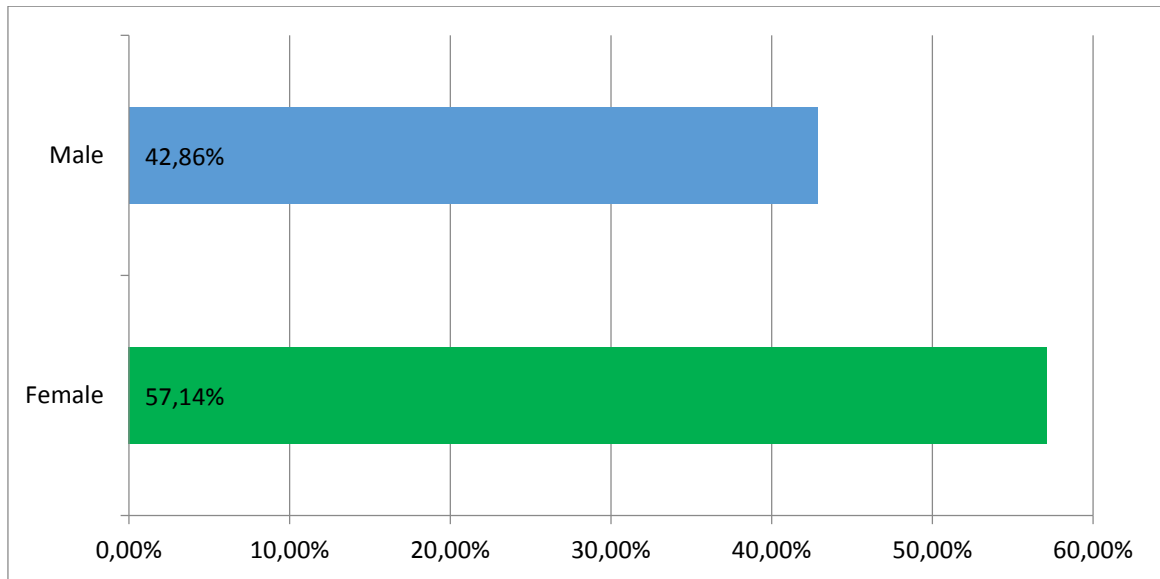


Figure 8: Gender distribution of the managers

When asked about their experience, just over half of them (51%) had five or fewer years of experiences (Figure 9) but among managers 60% had more than 10 years of experience (Figure 10).

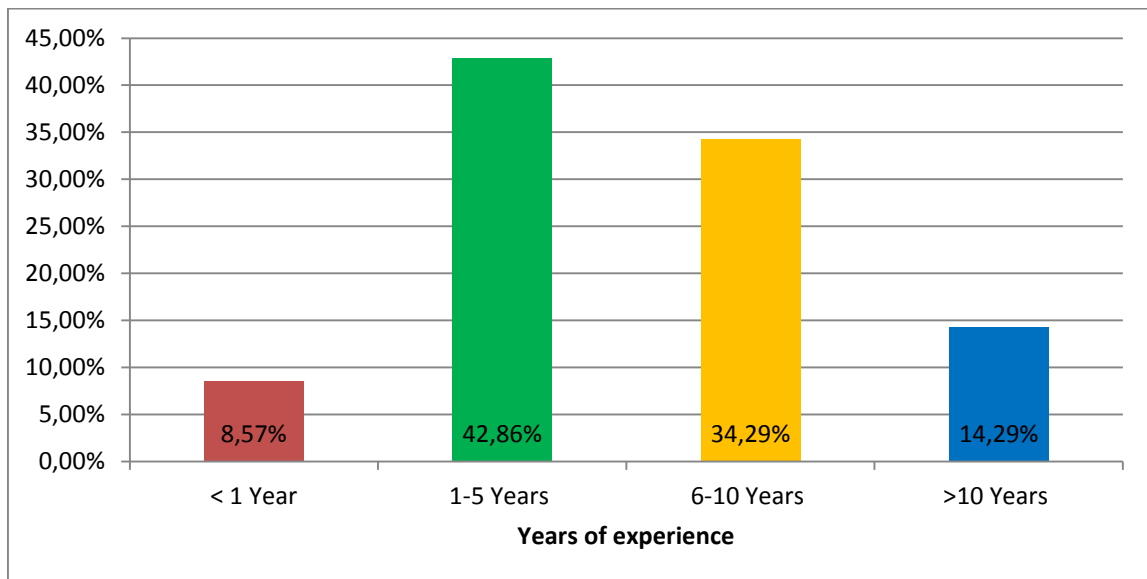


Figure 9: Participants' years of experience (%)

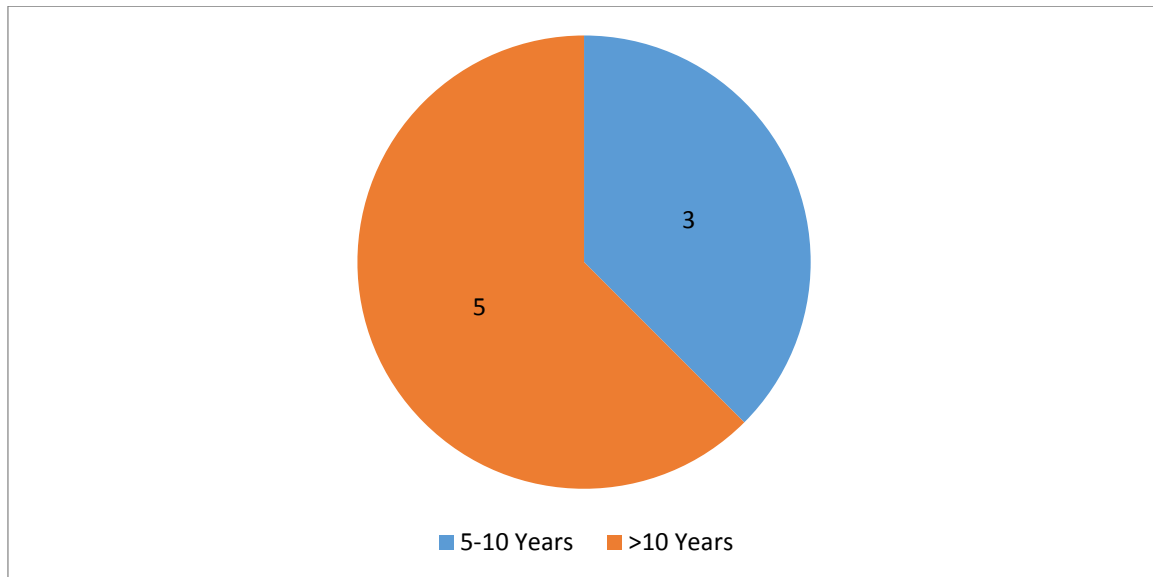


Figure 10: Managers' years of experience

Workers and managers were asked to rank from 1 to 9 in order of most motivating where 1 is most motivating. There were factors were provided. Results had highlighted that among workers financial rewards and promotion were equally important as 28% respectively indicated their first motivating factor. Job Security and Time off Incentives were mentioned as first motivating factor by 22% and 17% respondents. The second motivating factors reported by the respondents were promotion (29%) followed by financial rewards (23%), and Job satisfaction (17%). Figure 11 summarizes participant's most influential factors with rank.

Among managers, financial reward was the most important motivating factors as 62.50% mentioned this. The second motivating factor reported by the managers was promotion (37.50%). Figure 12 summarizes manager's most influential factors with rank.

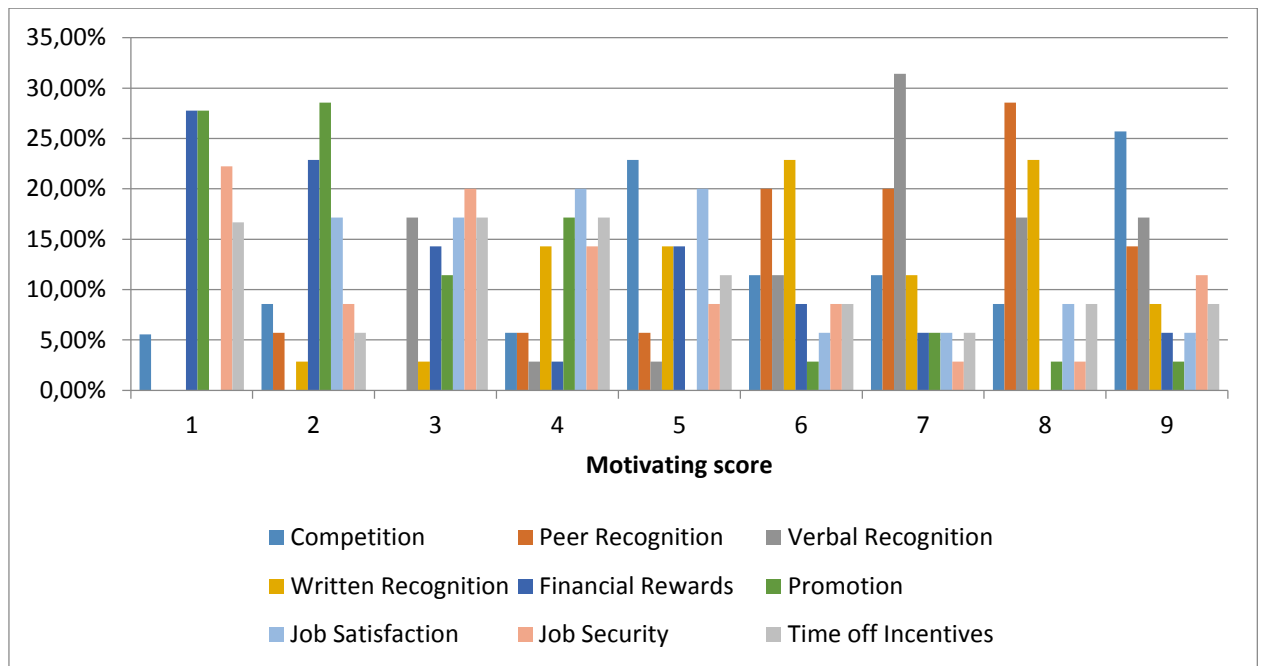


Figure 11: Distribution of most motivating factors with ranks (1 = most influential, 9 = least influential)

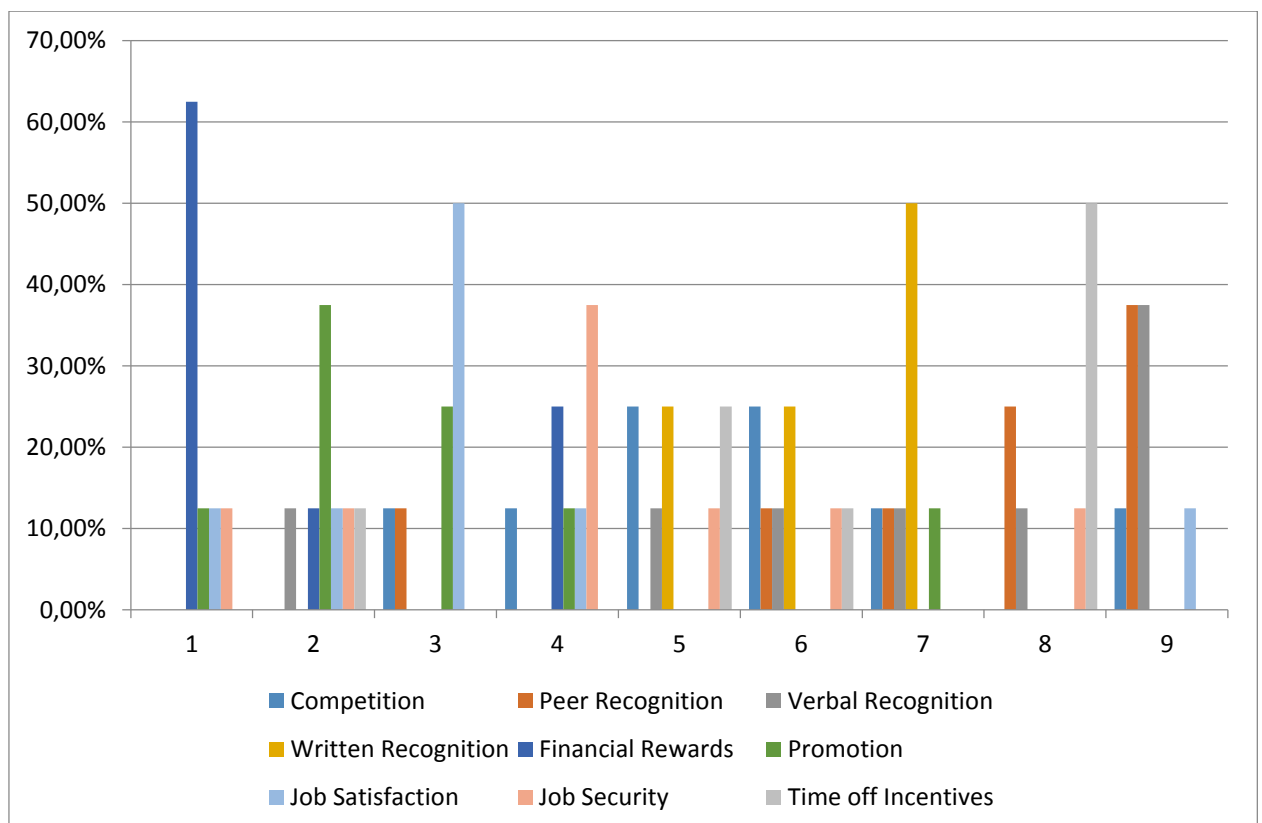


Figure 12: Distribution of most motivating factors among managers with ranks (1 = most influential, 9 = least influential)

Respondents were given 17 factors and were asked to rank them in order which they think were most influential on their level of motivation where 1 is most influential. Results had shown that more than a third (40%) of the respondents mentioned good salary as the most influential followed by secure employment (26%) and chance of promotion or socializing with other employees (8.57%) (Figure 13). Among managers, good salary was also the most influential followed by secured job (Figure 14).

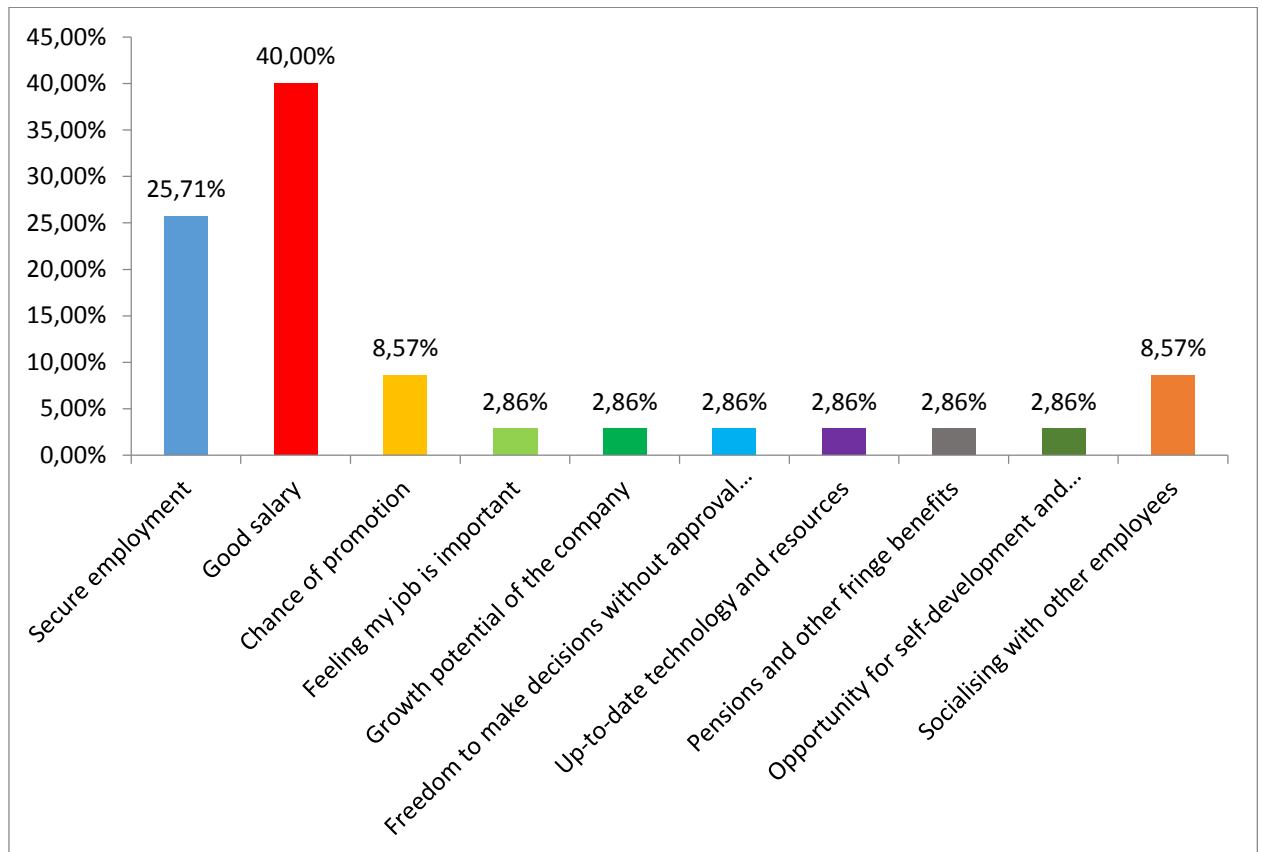


Figure 13: The most influential factor for motivation among workers

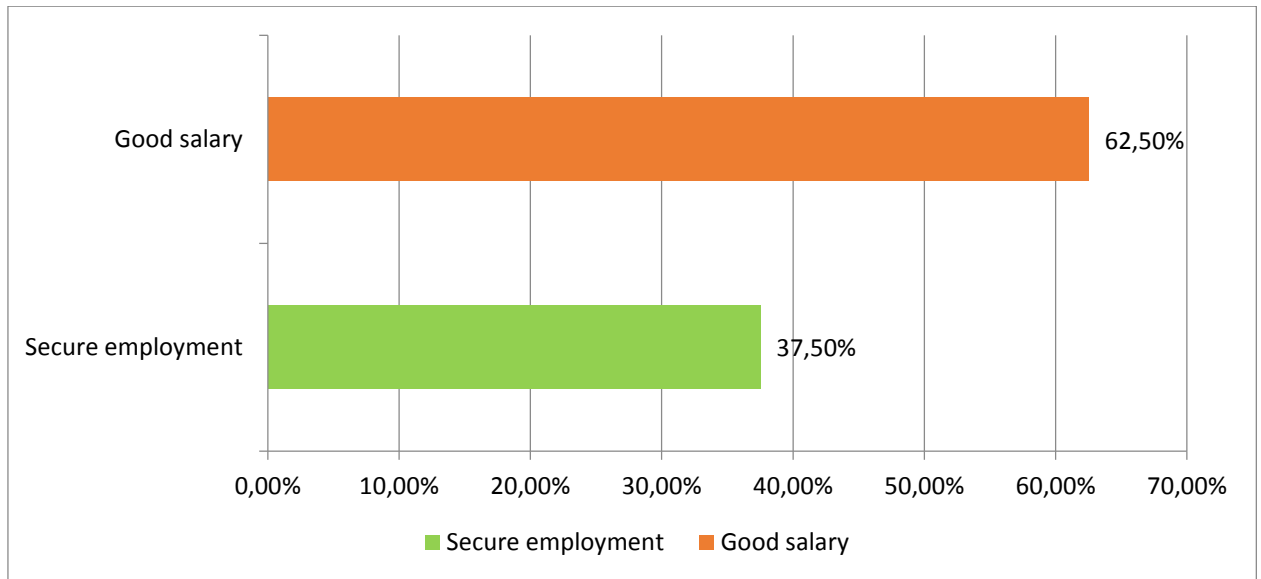


Figure 14: The most influential factor for motivation among managers

With regards to second most influential factor for motivation, it was found that good salary or secured employments were on top of workers ranking (32%) followed by chance of promotion (12%). Participants' second ranking from the top is shown in Figure 15. Good salary was also on top of the list for the second motivating factors among the managers (Figure 16).

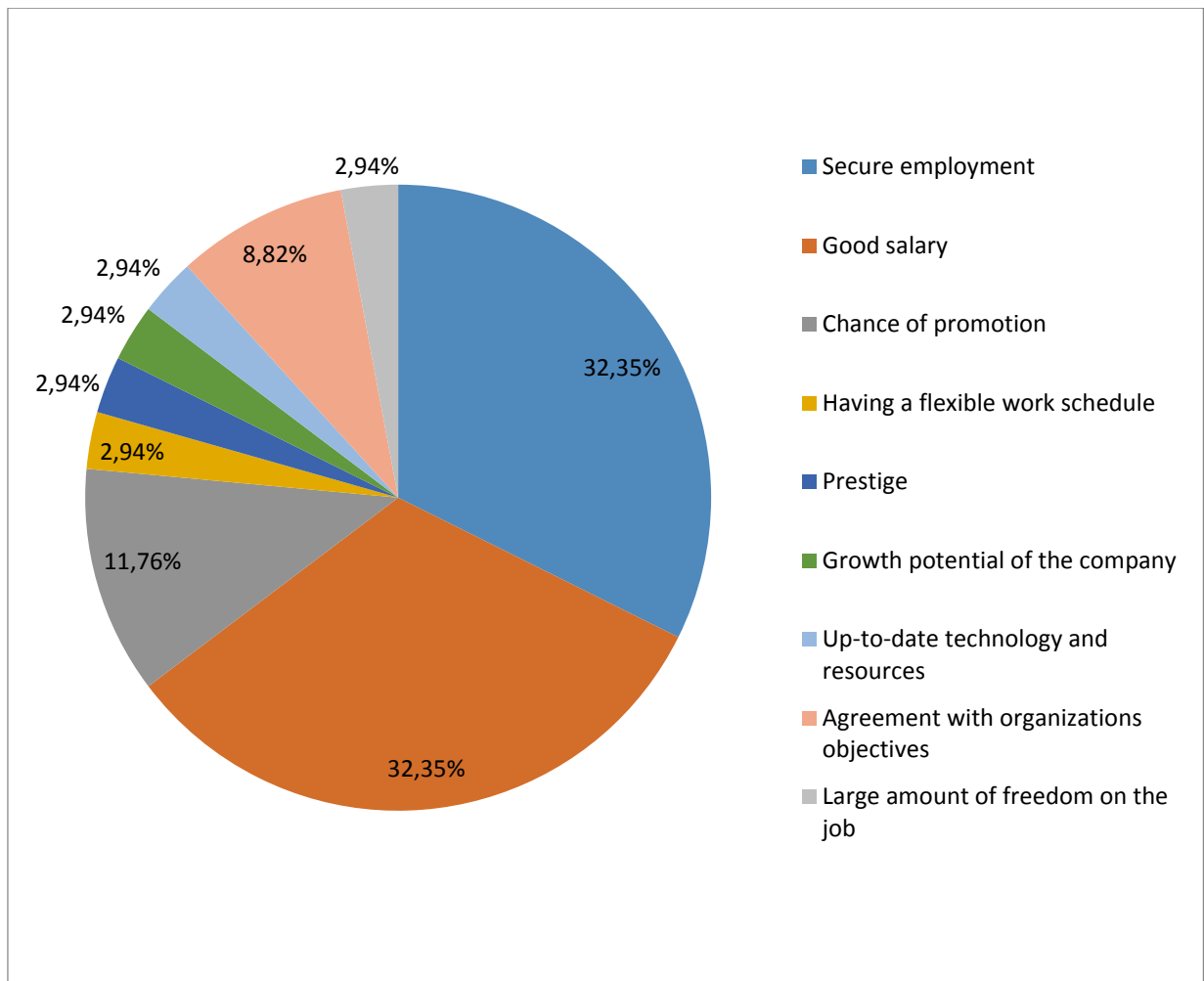


Figure 15: The second most influential factor on level of motivation among workers

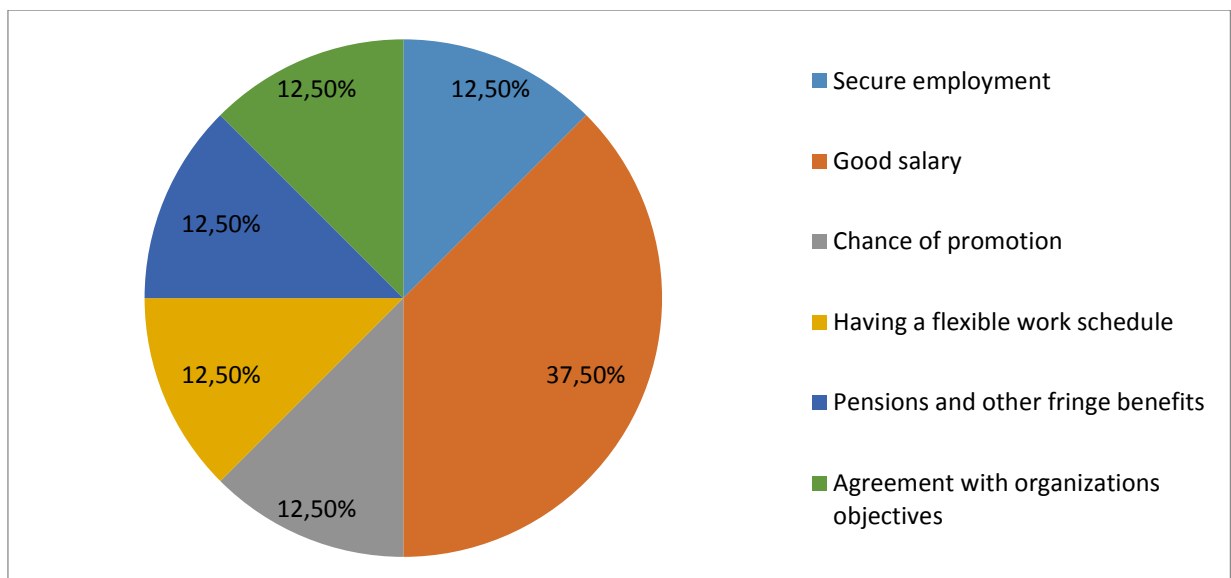


Figure 16: The second most influential factor on level of motivation among managers

Figure 17 and Figure 18 summary of workers and managers third most influential factor for motivation. Results had shown that chance of promotion was chosen by half of the workers as their third most influential factor for motivation (50%) followed by Opportunity for self-development and improvement, or secure employment or having a flexible work schedule (9% respectively). Managers also selected chance of promotion as their third most motivating factors (Figure 18).

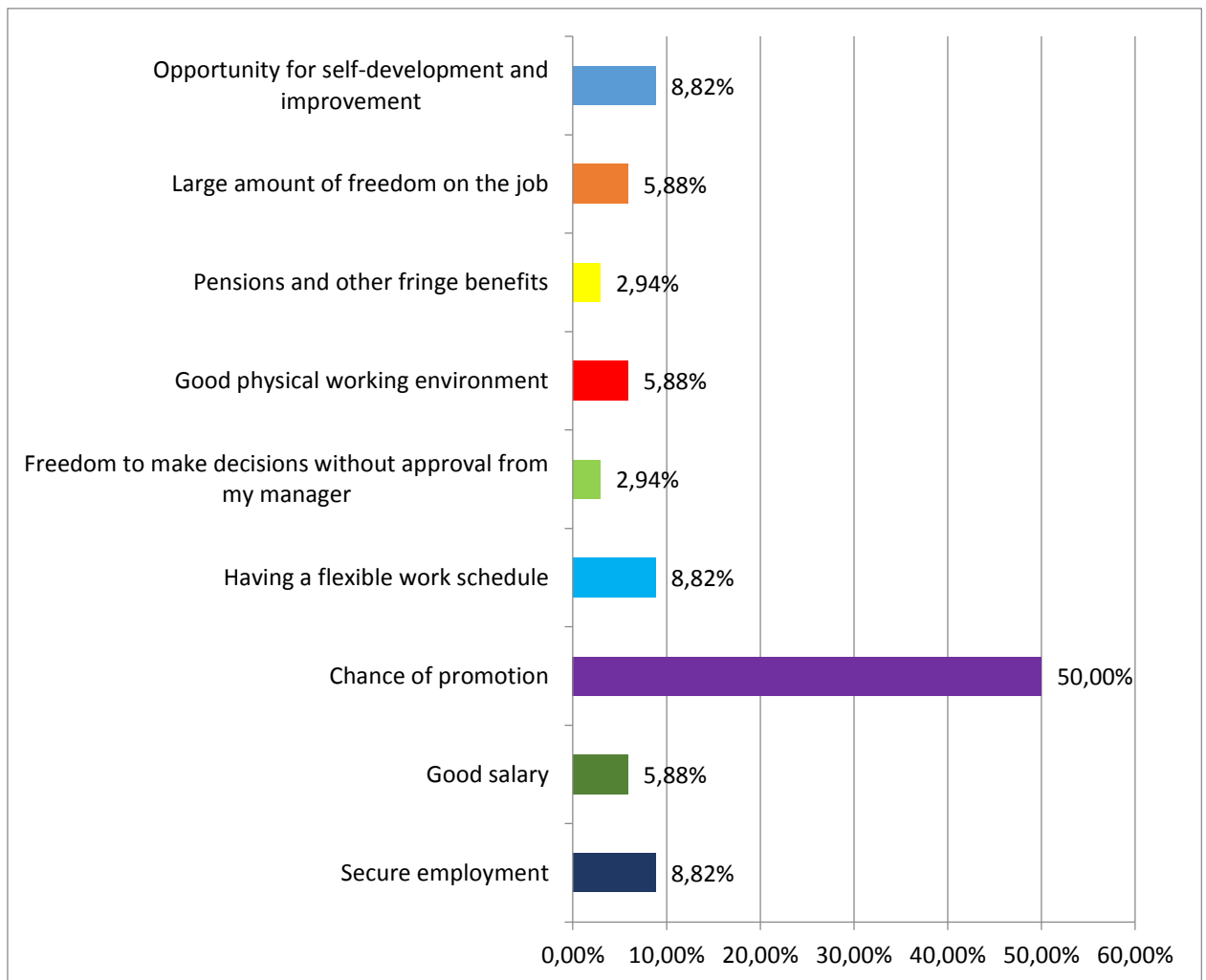


Figure 17: The third most influential factor reported by the workers

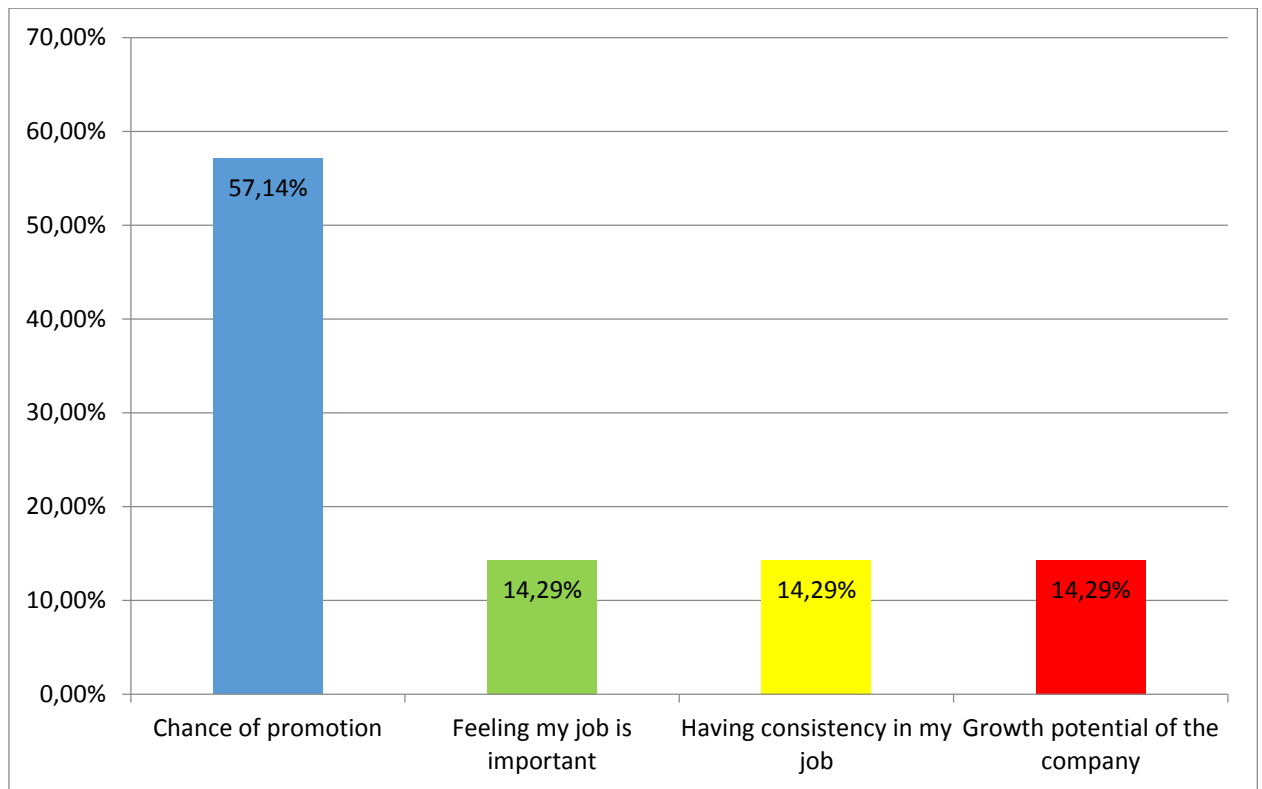


Figure 18: The third most influential factor reported by the managers

Workers and managers were asked about items that could motivate them. Majority of the workers agreed or strongly agreed that promotion (83%) followed by financial incentives (81%) could motivate them (Figure 19). All the managers positively reported that financial incentive or promotions could motivate them (Figure 20).

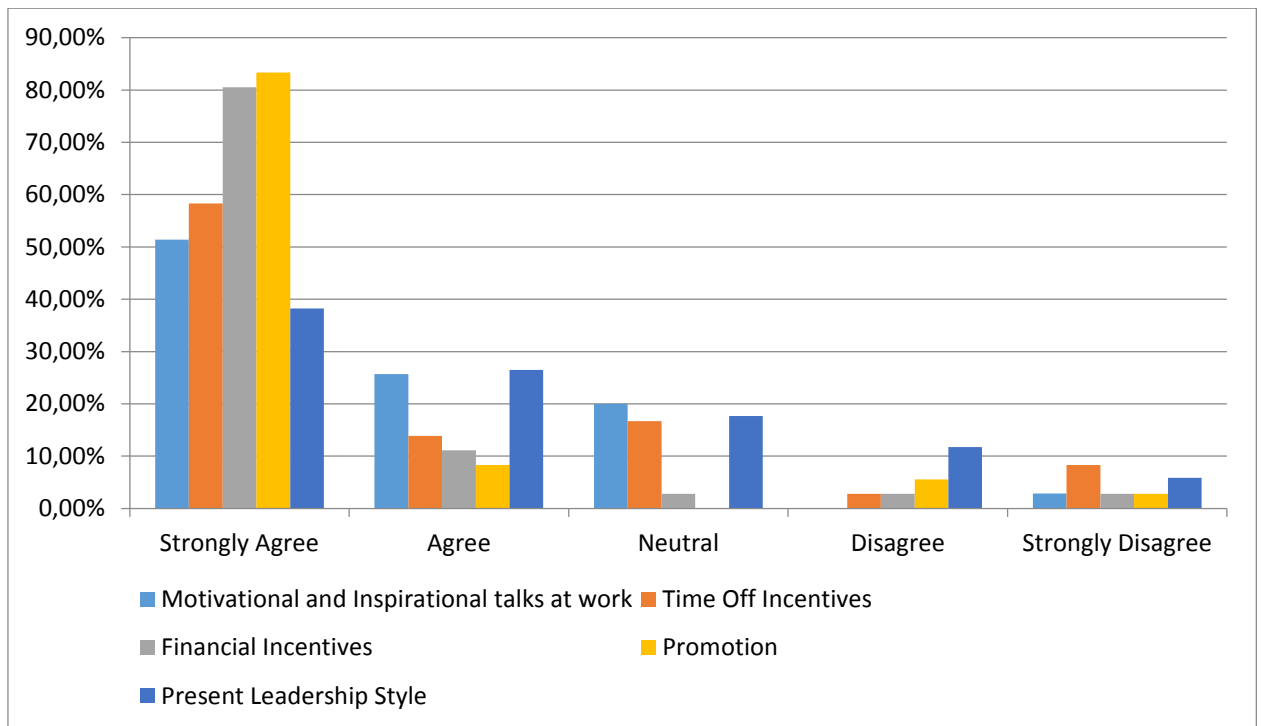


Figure 19: Motivators for workers (%)

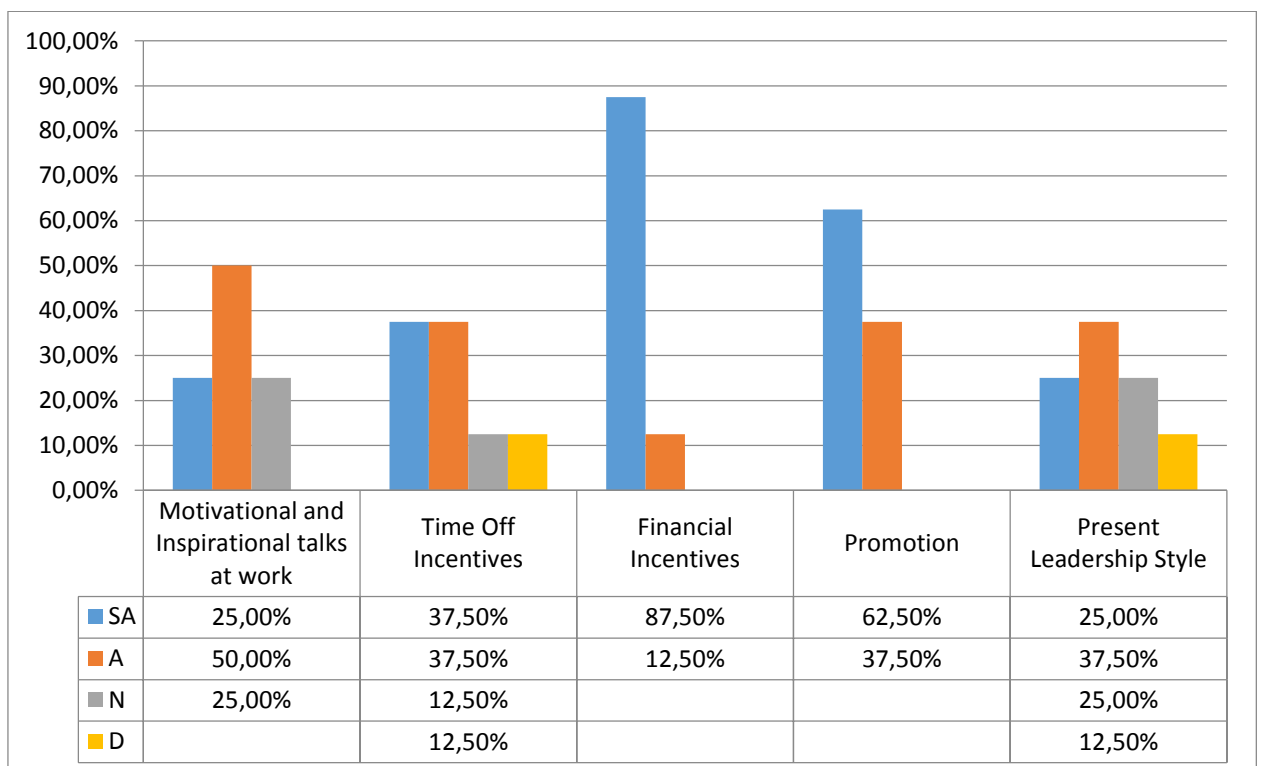


Figure 20: Motivators for managers (%)

More than two-thirds (71%) of the participants reported that they value their company (Figure 21) and all the managers mentioned that they valued their company.

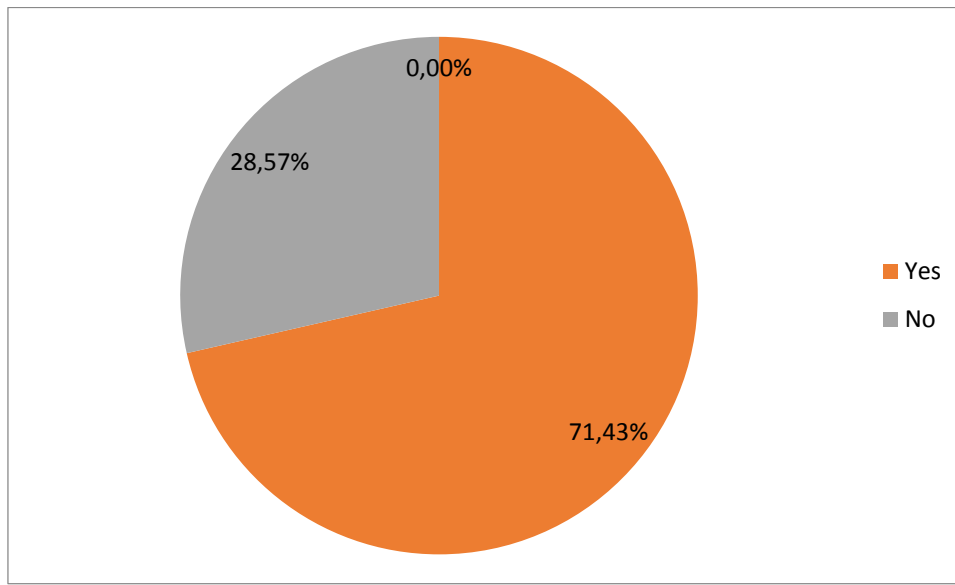


Figure 21: Workers feel valued in their company

About half (49%) of the participants mentioned that they felt their company should have a monthly awards recognition function to keep them motivated (Fig 4.20) 62.50% managers mentioned that there should be a quarterly function for motivation purposes (Figure 23).

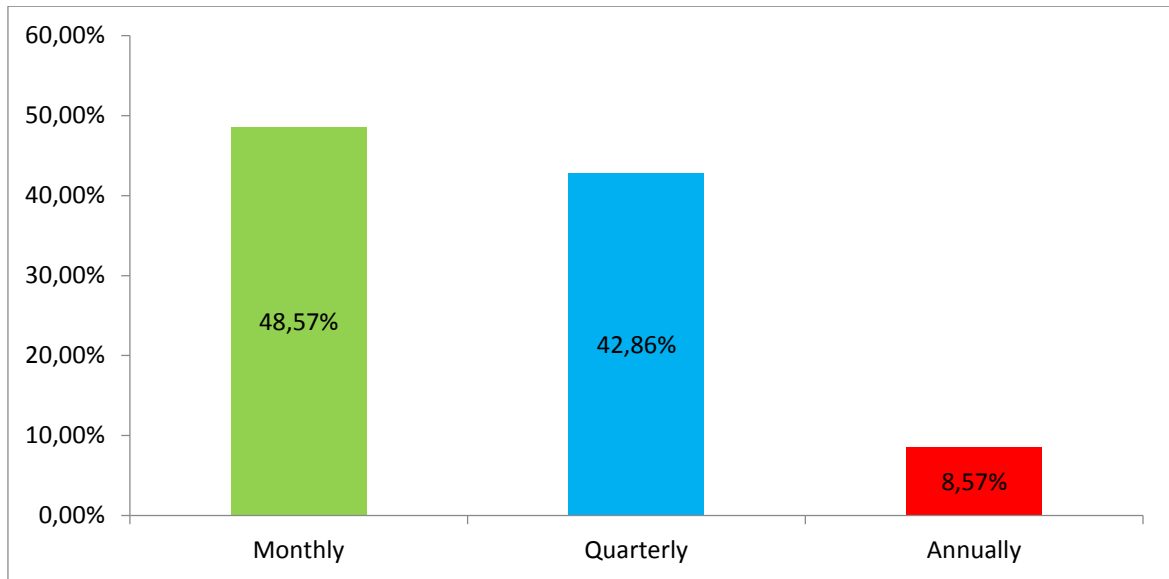


Figure 22: Interval of awards recognition function should happen

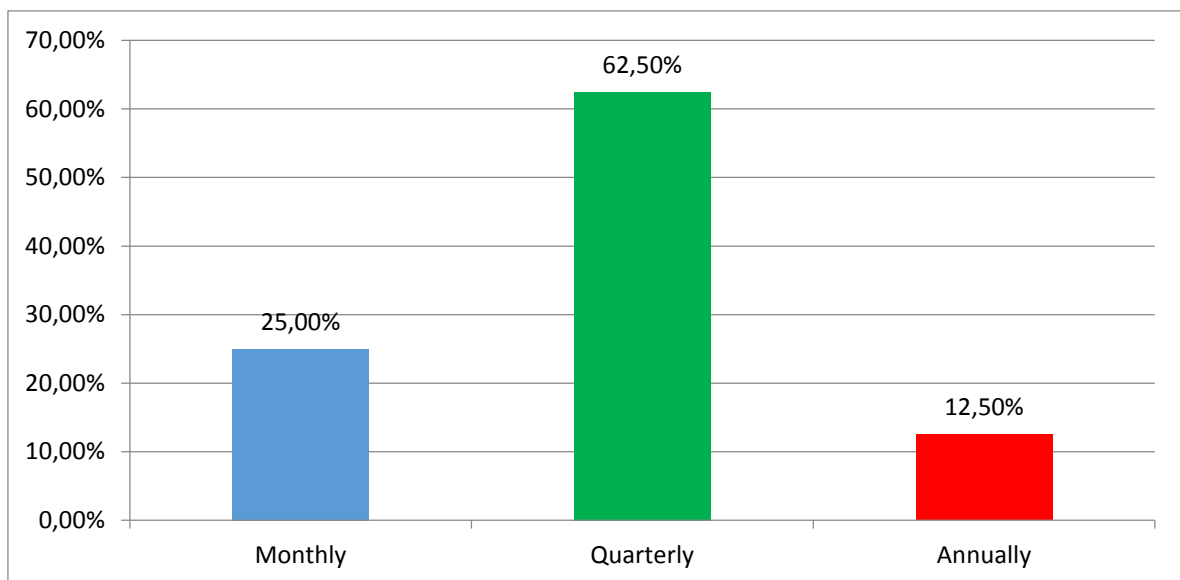


Figure 23: Interval of awards recognition function should happen

Chi-squared test of association was carried out to find significant association between categorical variables for workers only. It was found that whether respondents value their company or not was significantly associated with all the statements which could motivate them ($p < 0.05$) (Motivational and Inspirational talks at work, Time Off Incentives, Financial Incentives, promotion, and Present Leadership Style (Table 4.1). No other variables were found to be associated with motivating factors.

Table 1: Association between felt valued in the company and motivational factors

		Do you feel valued in your company?		Chi-squared value	p-value
		Yes	No		
Motivational and Inspirational talks at work	Disagree	3	6	8.62	0.003
	Agree	22	4		
Time Off Incentives	Disagree	2	7	14.37	<0.001
	Agree	23	3		
Financial Incentives	Disagree	0	3	8.02*	0.018
	Agree	25	7		
Promotion	Disagree	0	3	8.02*	0.018
	Agree	25	7		
Present Leadership Style	Disagree	6	7	6.47	0.020
	Agree	19	3		

4.5 Conclusion

This fourth chapter summarized and presented the results of the surveys. It allowed an opportunity to interpret the results using descriptive statistics and statistical analysis. Associations were identified using these techniques. The employee and leadership responses were displayed using graphs. Chi squared analysis was used to show associations and relevance to objectives. The responses were compared between employee and leadership and explained.

The following chapter is chapter five and will provide concluding remarks from the researcher addressing the research objectives as well as recommendations where required.

Chapter 5 – Recommendations and Conclusion

5.1 Introduction

The previous chapter presented the results of the survey. From these results in the previous chapter the concluding chapter will focus on providing answers to the research questions. The recommendations were sourced from the result analysis and literature review. The researcher has also provided suggestions on future research regarding motivation of sales consultants in call centres and leadership interventions during this concluding chapter.

5.2 Research Objectives

Two main research objectives were identified for this study.

1. What motivates employees in banking sales call centres to meet and exceed on their goals?

The above research question was asked as a baseline to understand what the factors that motivate sales call centre employees were. The relevance of the objective was to determine if these employees have an internal locus of control and are motivated from their own actions or an external locus of control where they require external motivating factors. From Maslow's hierarchy of needs discussed in the literature review we can identify that an individual is motivated at certain intervals in their life journey. According to Fisher et.al (2003) "Abraham Maslow's Hierarchy of needs theory is founded on the premise that individual's behaviour is motivated by their needs and that these needs are arranged in a hierarchy. The critical issue underlying Maslow's theory is that needs higher up on the hierarchy only begin to motivate behaviour once the lower order needs have been satisfied. Thus and individual will only be motivated by the need for self-esteem once the physiological, safety and security needs have been met. The technical terminology for this is that a higher need only becomes salient once the needs below it in the hierarchy have been satisfied. Maslow is generally regarded as a great humanistic theorist because of his

emphasis on a broad range of human needs and his belief that individuals constantly strive for growth and development, in other words Maslow believed that individuals will not stagnate at any one point on the hierarchy but will always endeavour to meet the next level of needs” (Fisher et. al., 2003, p.83). This theory is highly evident in the results. It is important to note that the current economic crisis has not only impacted companies but has had a huge impact on individual’s standard of living. The rising cost of basic goods and services creates a platform for individuals to look at financial gain. Many of the respondents from the employees looked at financial incentives or rewards. The aspect of secure jobs was also highlighted as important. Results had highlighted that among workers financial rewards and promotion were equally important as 28% respectively indicated their first motivating factor. Job Security and Time off Incentives were mentioned as first motivating factor by 22% and 17% respondents.

According to Robbins and Judge (2013) “Expectancy theory argues that the strength of our tendency to act a certain way depends on the strength of our expectation of a given outcome and its attractiveness. In more practical terms, employees will be motivated to exert a high level of effort when they believe it will lead to a good performance appraisal; that a good appraisal will lead to organizational rewards such as bonuses, salary increases, or promotions; and that the rewards will satisfy the employees’ personal goals. The theory, therefore, focuses on three relationships:

1. Effort – performance relationship. The probability perceived by the individual that exerting a given amount of effort will lead to performance.
2. Performance – reward relationship. The degree to which the individual believes performing at a particular level will lead to the attainment of a desired outcome
3. Rewards – personal goals relationship. The degree to which organizational rewards satisfy an individual’s personal goals or needs and the attractiveness of those potential rewards for the individual” (Robbins and Judge, 2013, p.224-225). This theory is also supportive of the motivational factors identified in the survey. Respondents believe that they will perform better if provided with certain external motivators. The expectation of the reward is a driver as long as the reward is

something that can be related to by the employee. Sales employees from the survey are highly motivated by external reward systems where financial seems to be a driver. Even chance of promotion has an association with financial gain and power.

2. The second objective of the research was to identify if those motivational factors employees are aligned to the perception of what the leadership believes motivates their employees?

The process used to identify this was to use the same survey however change the sample respondents to the leadership team. The researcher used this as a guide to compare the answers given by leadership to the answers given by employees. The comparison was significant as leaders came across as aligned on more than one motivational factor. It is important to understand that these leaders are considered managers of the teams however have not achieved their full managerial within the company. They are graded still below and official managerial grade according to the grading structure. It is therefore evident that need for promotion and financial has come out as a similarity between the leaders and the employees. Workers and managers were asked about items that could motivate them. Majority of the workers agreed or strongly agreed that promotion (83%) followed by financial incentives (81%) could motivate them (Fig 4.17). All the managers positively reported that financial incentive or promotions could motivate them (Fig 4.18).

According to Kondalkar (2007) "Performance appraisal has assumed great significance. It is the measure of the effectiveness of an individual, a barometer for furtherance of one's career. An individual's performance must measure up to the objectives assigned to him. He must accomplish his job at least in the given time, since time management is a key factor in any job. The attainment of quality standards is a necessary element in effective performance appraisal. Besides a person displaying innovative ideas should be recognized and facilities should be accorded to him to show his worth. Outstanding performance must be recognized in public. This has a strong motivational effect on all the employees. Remuneration must also be compatible with the job and merit should be the sole consideration for promotion" (Kondalkar, 2007, p. 37).

5.3 Recommendations

The researcher has identified from the results of the research the following recommendations:

- Financial rewards systems need to be in place for the employees.
- Non-financial rewards systems need to be in place.
- Reward functions need to be held more than one a year for employees.
- Defined talent management opportunities need to be in place to ensure employees received the desired growth for promotion that they are looking for.
- Job rotation can be done to grow employees and leaders as per of their development.
- Training and development of sales teams to ensure that knowledge empowers the teams motivating them to excel at their roles.
- Training and development of leadership in motivational practices and sales coaching techniques.

5.4 Limitations and Future Research

The study did not include research on leadership styles as a motivator or the aspects of job satisfaction. The respondents of the survey were limited to a specific sample and area. The researcher did not distribute this survey to be completed by higher level managers. The research was limited to one bank's sales call center. The research was limited to high level information and did not study further the income groups or salary scales of the sales employees. The research was limited to the demographics.

According to Mullins "The manager may seek to remove or reduce tension and perceived inequity among staff by influencing these types of behaviour, for example by attempting to change a person's inputs or encouraging a different object of comparison. People measure and compare their total inputs and outcomes so, for example, a working parent may prefer greater flexibility in working hours in return for lower monetary rewards. However, there

are likely to be only two courses of action under the direct control of the manager. Outcomes can be changed by, for example, increased pay, additional perks or improved working conditions, or by instigating a person leaving the field through transfer, resignation or, as an extreme measure, dismissal. It is important to remember that equity theory is about the perceived ratio of inputs to outputs and these perceptions may not reflect the reality of the situation” (Mullins, 2010, p. 311). Equity is an important aspect of motivation because if employees feel that any process is not fair there will be a drop in motivational levels and an increase in frustration levels. In the survey from the respondents employees did not perceive leadership to be an issue however further research will need to be conducted to investigate further.

There exists opportunity for future research bringing in the aspects of leadership styles as well as extending the survey across all banking sales call centers. Future research can be conducted taking into account the following:

- Leadership styles and motivation
- Increasing the population to other banks
- Salary scales and market related trends
- Rewards and Incentive opportunities
- Industry standards for rewards and incentives

5.5 Conclusion

The recommendation made by the researcher may already be in place however more research will need to take place on the rewards and incentive systems within the environment and the current effectiveness of these systems. According to Mullins (2010) “Taylor adopted an instrumental view of human behaviour together with the application of standard procedures of work. Workers were regarded as rational, economic beings motivated directly by monetary incentives linked to the level of work output. Workers were viewed as isolated individuals and more as units of production to be handled almost in the same way as machines, hence, scientific management is often referred to as a machine theory model” (Mullins, 2010, p. 82). The first research objective has been met as factors were identified for motivating the employees. These factors were identified during the survey analysis and presented in chapter four. It was also clear from the chapter four that there is a sense of alignment as to what leadership believes motivates their employees and what the employees identified as motivational factors. This study has concluded the motivational factors identified and identified high alignment of leadership to some of those factors.

The motivation of employees is an important aspect of a company's success in achieving the vision and mission. It is imperative for an employer to understand the motivational factors influencing employee performance and how to gain maximum return from the overall contribution. Based on the findings of the study and the literature review containing the various theories the researcher has concluded that two important factors contribute positively to employee work performance. One is internal motivation with a drive for recognition and receiving this recognition in an open forum. This form of motivation is centred predominantly on how the individual feels. The other is external and related to salary, incentives or rewards both financial and non-financial. Based on the survey results both leadership and employees value the financial gain aspect as well as the growth for promotion. These are aspects that need to be considered for further research as the scope of this research was to determine the factors and identify if leadership is aligned to these factors. Both aspects have been satisfied.

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Appendices

Appendix 1: Questionnaire

Good day: You are invited to participate in our survey to identify motivational factors influencing sales consultant performance. In this survey, approximately 30 people will be asked to complete a survey that asks questions about what motivates you to exceed sales performance. It will take approximately 20 minutes to complete the questionnaire. Your participation in this study is completely voluntary. There are no foreseeable risks associated with this project. However, if you feel uncomfortable answering any questions, you can withdraw from the survey at any point. It is very important for us to learn your opinions. Your survey responses will be strictly confidential and data from this research will be reported only in the aggregate. Your information will be coded and will remain confidential. If you have questions at any time about the survey or the procedures, you may contact Divyesh Maharaj at 0836641908 or by email at the email address Divyesh@mweb.co.za or HSSREC Research Office, Ms P Ximba, Tel: 031 260 3587, Email: ximbap@ukzn.ac.za. Thank you very much for your time and support. Please start with the survey now by clicking on the Continue button below.

Please rank the following from 1 to 9 in order of most motivating where 1 is most motivating.

- Competition _____
- Peer Recognition _____
- Verbal Recognition _____
- Written Recognition _____
- Financial Rewards _____
- Promotion _____
- Job Satisfaction _____
- Job Security _____
- Time off Incentives _____

Please rank the following from 1 to 17 in the order in which they have the most influence on your level of motivation where 1 is most influential

- Secure employment _____
- Good salary _____
- Chance of promotion _____
- Feeling my job is important _____
- Having a flexible work schedule _____
- Having consistency in my job _____
- Prestige _____
- Growth potential of the company _____
- Knowing I will be held responsible for my own performance _____
- Freedom to make decisions without approval from my manager _____
- Good physical working environment _____
- Up-to-date technology and resources _____
- Pensions and other fringe benefits _____
- Agreement with organizations objectives _____
- Large amount of freedom on the job _____
- Opportunity for self-development and improvement _____
- Socialising with other employees _____

Please select your age category

1. <25
2. 25-35
3. 36-45
4. 46-55
5. Over 55

Please select your ethnic group

1. African
2. Indian
3. Coloured
4. White
5. Asian

Please select your gender

1. Female
2. Male

How long have you been working with the company?

1. < 1 Year
2. 1-5 Years
3. 5-10 Years
4. >10 Years

Would you say the following motivates you?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Motivational and Inspirational talks at work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Time Off Incentives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Incentives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promotion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Present Leadership Style	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Do you feel valued in your company?

1. Yes
2. No

How often do you feel your company should have an awards recognition function to keep you motivated?

1. Monthly
2. Quarterly
3. Annually

Appendix 3 – Company Approval Letter



The University of KZN
Natal School of Business

**Customer Contact
Centre**

13 March 2014

To whom it may Concern.

RE: MBA Dissertation- Mr. D. Maharaj - 203517408

This letter serves to confirm that Mr. D. Maharaj has obtained permission to continue his research relating to his thesis for his MBA on the Standard Bank Sales consultants within Direct Channel Sales, and to obtain and use the information and samples he has gathered during his research

For any Further conformation, please feel free to contact the writer hereof.

A handwritten signature in black ink, appearing to read "Anitha".

Kind Regards
Anitha Victor
Senior Manager: CCC Direct Channel Sales
011 299-3183

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The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06). Authorised financial services and registered credit provider (NCRCP15).
Directors: T M F Phaswana (Chairman), S K Tshabalala* (Chief Executive), D D B Band, R M W Dunne#, T S Gcabashe, K P Kalyan, B J Kruger*, S J Macozoma,
Adv K D Moroka, A C Nissen, S P Ridley*, M J D Rudi, Lord Smith of Kelvin, KJ#, P D Sullivan##, E M Woods
Secretary: Z Stephen *Executive Director #British ##Australian 15/08/2013

Appendix 4 – Ethical Clearance Letter



17 April 2014

Mr Divyesh Iswarlal Maharaj (203517408)
Graduate School of Business & Leadership
Westville Campus

Protocol reference number: H55/0187/014M

Project title: Factors influencing motivation of employees in an outbound banking Sales Call Centre

Dear Mr Maharaj,

Full Approval – Expedited

In response to your application dated 26 February 2014, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol have been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Dr Shenuka Singh (Chair)

/ms

Cc Supervisor: Dr Abdulla Kader
cc Academic Leader Research: Dr E Munapo
cc School Administrator: Ms Zarina Bullyraj

Humanities & Social Sciences Research Ethics Committee

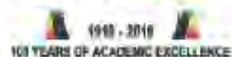
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